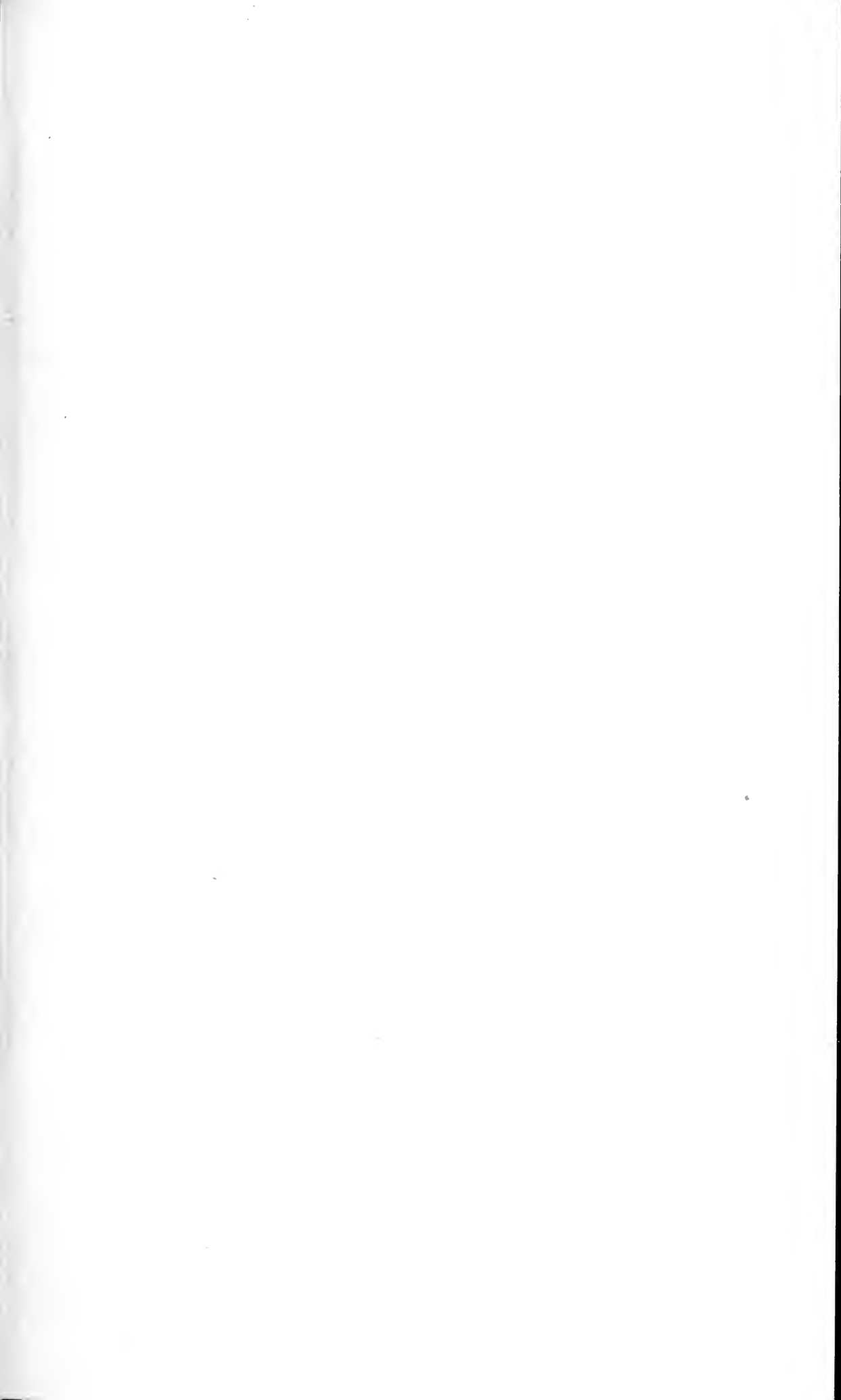
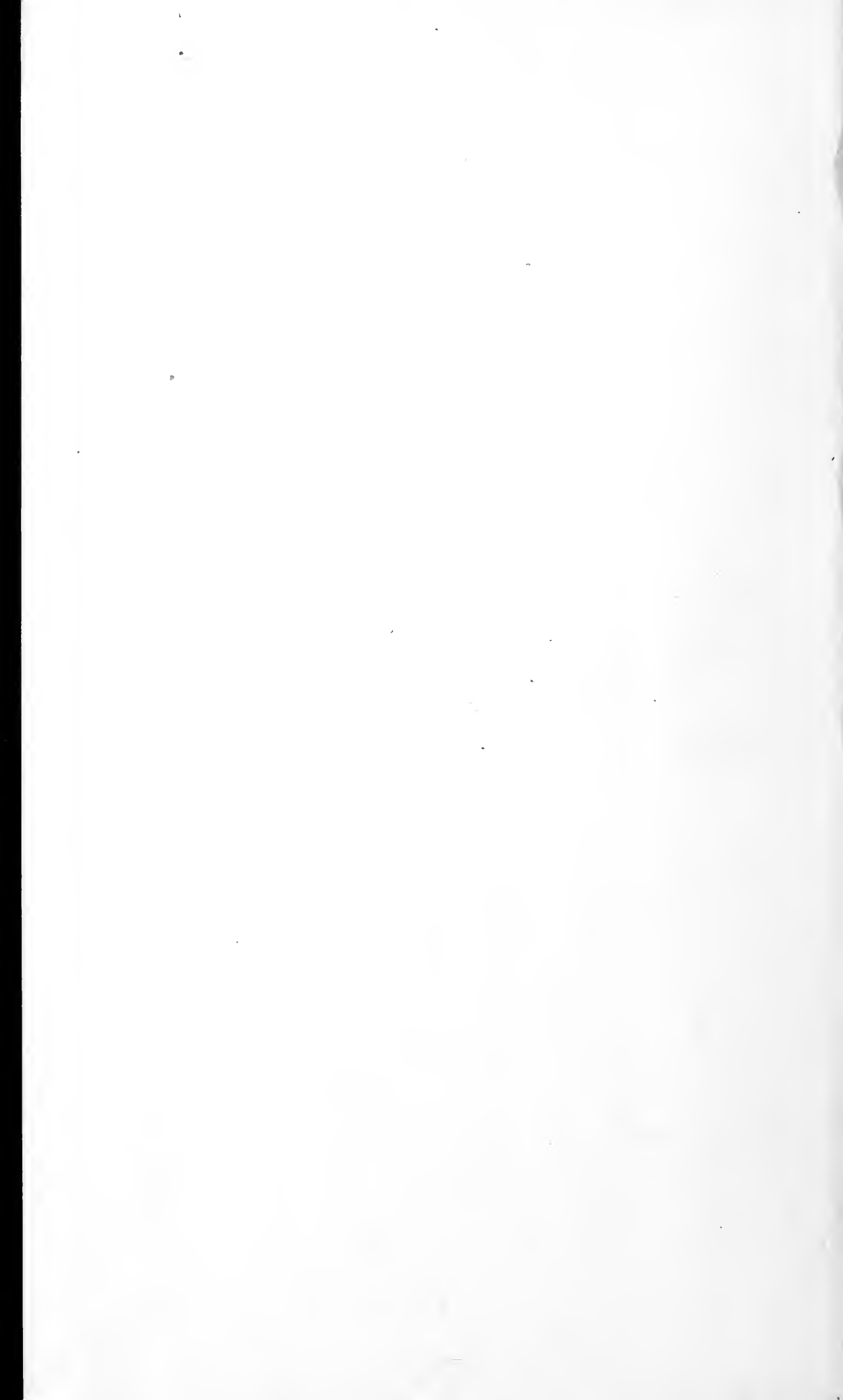




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A N E S S A Y

ON THE

RELATIONS

BETWEEN

LABOUR AND CAPITAL.

BY

C. MORRISON.

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## PREFACE.

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THE following Essay is intended as a contribution towards the solution of the great social problem which has exercised so many minds in the present age, and is likely to give occupation to those of more than one succeeding generation—the discovery of the most efficacious means of improving the condition and elevating the character of the working majority of mankind. The particular part of this great subject which is treated in it is the examination of the relations between the working class and the class of employers, for the purpose of determining whether, and to what extent, these can be modified or superseded with advantage.

The economical and social questions to which such an examination gives rise are closely connected with a political problem, in comparison with which most of the questions of party politics sink into insignificance—the discovery of the mode in which the growing political importance and probably eventual, though, it is to be hoped, still distant political ascendancy of the working majority of the nation may be rendered consistent with the stability of our national institutions, the security of property, and the predominance of high and refined intellects in the government. Two chapters are therefore employed in considering the political aspect of the

questions which grow out of the relations between the working class and their employers: but any general discussion of political subjects would have been inconsistent with the special subject of the present work, and has been, as far as possible, avoided.

The subject of this Essay includes that of Combinations and Strikes among workmen, such as those which have attracted so much attention within the last few months: and one chapter is devoted to this topic. But this occupies a very small portion of the work, and will appear meagre and unsatisfactory to any one who may expect to find in it a prescription for putting an end, by any direct and expeditious remedy, to the serious economical and moral evils which result from the whole system of attempts to regulate labour, and from the strikes to which these give rise. It does not appear that these evils, serious as they are, can be effectually dealt with by any direct means. They may be diminished, and will, it may be hoped, eventually disappear through the improvement of the working class in knowledge of the circumstances upon which the remuneration of their labour depends, through the establishment of a more direct and visible community of interests between them and their employers, whenever this may be practicable, and through a general improvement in their condition. In the language of medicine, combinations and strikes are a local symptom of a constitutional affection, which can only be efficaciously treated by remedies suited to improve the general health; any violent suppression of the local symptom might only have the effect of driving it back into the system to break out afterwards in a more dangerous form; and its eruption, how-

ever troublesome, may even be serviceable by compelling attention to something wrong in the constitution which deserves early and careful attention. While therefore the portion of this work which is directly occupied with strikes is very small, the whole of it may be said to be in fact applicable to the subject: since it is occupied with the statement of the laws, by which the remuneration of labour is necessarily fixed, with the proof of the impossibility of preventing the operation of these laws by artificial means, and with the recommendation of the means by which the intelligence and condition of the labourer may be improved.

The laws which determine the relations between labour and capital form one division of the science of Political Economy. But in most treatises on this science, the application of these laws to the appreciation of particular schemes for improving the condition of the labouring classes, has either not been a part of the writer's design, or has been performed in a brief and incidental manner. These laws are only a small part of the numerous topics with which Political Economy is conversant; and most systematic writers have applied their abstract conclusions rather to the explanation and illustration of things as they are than to the investigation of schemes for making them better; to borrow an expression from mechanical science, they have been employed more upon social statics than social dynamics. On the other hand, there has been no want of writers, especially in the present age, whose object has been to find fault with things as they are, and to propose social changes more or less extensive for the purpose of making them better. But most of these have either repudiated the science of Political Economy or

have at the best paid little attention to its prescriptions. They have thus failed to construct their social edifice upon the only foundation which could have given it stability.

There is therefore room for a work, which, commencing with the statement of the natural laws upon which the remuneration of labour or, in other words, the income of the working class necessarily depends, should proceed to test by these laws the merits of the principal plans which have been tried or suggested for increasing this income, and should conclude with a description of the means which are indicated by these laws as the best adapted to effect the improvement of the labourer's condition, and with an attempt to present a general view of the extent to which this improvement may be carried in practice.

Mr. M'Culloch, in his *Treatise on Wages*, has chiefly confined himself to the explanation of the circumstances which determine the rate of wages and the condition of the labouring class under economical and social conditions like those of this country at the present time. That work has therefore not removed the want of a book which should bring to the test of Political Economy many schemes which have been agitated in the present age with the object of subverting or greatly modifying these conditions for the supposed benefit of the labourer. In that treatise, also, the principle known under the name of co-operation is briefly discussed, and dismissed with an unfavourable judgment. Although the writer of the present work feels very strongly the objections and difficulties which stand in the way of the principle of cooperation under all its forms, and has endeavoured to state these fully in the

chapters on this subject, he is at the same time so impressed with the great social and political advantages which would result if it could be successfully introduced into our industrial system to a very considerable extent, that he has been unwilling to rest in a pure and simple condemnation of the system. He has therefore accompanied a detailed statement of difficulties and objections with some description of the cases, conditions, and forms in which the trial of cooperation may, as it appears to him, be undertaken with the fairest prospect of success; and with the expression of a hope that it may be eventually and gradually established, not to supersede the present organization of labour, but to take a place along with it in those departments of industry to which it may be found most applicable: and he has dwelt upon the reasons of a moral, social, and political character, which make it very desirable that the working class should have every facility afforded them for making the experiment under the most favourable circumstances and in as many ways as possible, whatever may be thought of the probability of ultimate success.

Mr. J. S. Mill's work (*Principles of Political Economy*) is a remarkable exception to what has been said above of the character of most scientific treatises on Political Economy; since in that work discussions as to social changes to be hereafter effected for the advantage principally of the working classes are largely intermingled with the statement and proof of the abstract doctrines of the science: and the writer's views as to the extent to which such changes may be and ought to be carried are such as have seldom, if ever, been united with an equal capacity

for scientific reasoning. I cannot bring my mind to follow Mr. Mill to the entire length of all his anticipations : there are some with respect to which I cannot feel that their realisation would even be desirable. But it is one consequence of the eminently suggestive character of this author's writings, that his discussion of a subject throws a valuable light upon it, even for those who are obliged to differ with his conclusions : and the following pages will exhibit many traces of the study of his work.

Mr. Greg's "Essays upon Political and Social questions, chiefly from the Edinburgh Review" contain some articles upon the present state of the relations between the employers and the employed, and upon the principle of co-operation, which have anticipated to some extent the discussion of the same subjects which will be found in this Essay. The opinions, which are expressed in it, respecting the difficulty and doubtful success of any very extensive alteration of these relations at the present time, will be found to be supported in essential points by Mr. Greg's authority, as they are also by that of Mr. M'Culloch : and if a more hopeful, though still hesitating, view is taken of what may be accomplished hereafter, this may arise from the fact that the view of the subject in those articles is not carried so far into the future.

The nature of this work has led the writer to dwell more upon the faults and errors which are prevalent among great numbers of the working classes of this country, than upon the very large amount of good qualities which are to be found among them. The great extent to which intemperance, improvident habits, and the want of due anxiety for the mental cultivation of



themselves and their children prevail among individuals of these classes has been repeatedly noticed, because these are the most formidable of all the obstacles which interfere with the rise of the entire class in comfort and dignity. On the other hand, little has been said of the very large number of working men who, by the practice of the very virtues which are here recommended to all as the only effectual means for the elevation of the class, are every year accomplishing their own elevation : and, as little of the many sterling good qualities which abound throughout the labouring population, and often exist in a high degree where external circumstances are the most unfavourable. Even those good points in the English working man's character, which are directly connected with his industrial efficiency, and which render the English workman superior, as a workman, to the inhabitants of all other countries, have not been enlarged upon. For when the object of a writer is not to describe the present condition of a class, but to show how it may be made better, he is rather concerned with the defects, and the deficiencies which have to be remedied, than with the good qualities which need only to be retained.

Although the earlier chapters are occupied with the refutation of several theories and plans, which hold out the promise of great improvement to the working majority of mankind, the succeeding chapters will, it is hoped, show that the unfavourable judgments expressed upon these neither proceed from doubt as to the possibility of such an improvement, nor from a low estimate of the extent to which it may be carried ; as they certainly have not been produced by any indifference to what should be

the chief ultimate object of all social arrangements. The views intended to be expressed are Democratic in the best sense of the word ; that is, they contemplate an eventual approximation to equality among all classes of society, not by the depression of those above, but by the elevation of those below ; while they are as far removed as possible from that other kind of Democracy, which proceeds by pulling down and subverting, and has been on trial in France for sixty years, commencing at each effort with confusion and carnage, to end in despotism.

In illustration of the opinions and arguments brought forward, frequent reference is made to the French Revolution of 1848, and to the condition of the working class in the United States : because the one is the great example which history presents of an attempt to elevate the working class by democratic and semi-socialist legislation, as the other is the most favourable case of the improvement of their condition by their own exertions, without other assistance from the State than the advantages of education and the grant of entire freedom of individual activity. The application of each of these examples to the case of our own country, is necessarily attended with those objections arising from differences of national character and circumstances which apply to all comparisons between different nations : but an attempt has been made in most cases, where either the French or the American case has been adduced in illustration, to notice and allow for these differences.

In the title of this work, the word LABOUR is used to denote *bodily* LABOUR only : and the expression "the relations between *Labour and Capital*," is used to describe

the connexion between the working class and the capitalists who directly employ them. Strictly speaking, the man who works with his mind is a labourer and a working man equally with the manual labourer ; and therefore the capitalist who uses his capital in employing labour is himself a labourer, and a very efficient and important labourer, since the application of his skill, knowledge and energy, is one of the main causes which are instrumental in the profitable result of the business. The word Labour has been used in this restricted sense, to denote one kind of labour only, because it is generally so used in ordinary language ; but it is well to take notice, from the commencement, of the incorrectness of the restriction in a scientific point of view, lest it should appear to give any countenance to the idea that all the useful work of productive industry is performed by the manual labourers, or that the profits of the capitalists are received by them in virtue of the mere possession of capital.



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# ERRATUM.

Page 174. Table A., for "1853, about 317,000," read "1853, 328,807."



ON THE  
RELATIONS  
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LABOUR AND CAPITAL.

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CHAPTER I.

THE relations between the class who work for wages, and the class of capitalists who employ them, give rise to some of the most important questions, which concern the people of this country, since a very large majority of the population of Great Britain belong to one or the other of these classes. They have become peculiarly exciting in our own time, and the demand for the satisfactory solution of them has grown more urgent, on account of the social and political tendencies of the present generation. The growing disposition of the age to enforce the rights and improve the condition of the less favoured portions of the community, has directed the attention, both of governments and of private philanthropists, to the condition of the classes working for hire, and especially of the worst paid sections of these. And as the class of capitalists employing labour is placed in more immediate connection with the masses of the working population than any other, a disposition has been shown to make them responsible for whatever is unsatisfactory in the condition of the employed, and to throw upon them the burden of all the improvements in it, which it is desired to effect. Sometimes this has been

attempted by direct legislative enactments imposed upon the employers in the interest of the employed. In other cases the same tendency has only led to the recommendation of arrangements based on the voluntary co-operation of the capitalists; and not unfrequently it has been indulged in simple denunciation of the capitalists for the sufferings of the working classes, without any tangible statement of the mode in which they might have prevented them.

For this reason alone it would be of very great importance, that correct ideas should be entertained respecting the practicability of improving the condition of the working classes by interference with the relations between them and their employers.

The incessant and energetic co-operation of labour and capital in productive industry is the condition, on which the dense populations of civilised communities live: and the degree of energy and efficiency, to which their joint action attains, is the measure of the degree of progress of these populations in comfort and material civilisation. Hence the consequence of any mistaken tampering with the relations between them may be very disastrous. And while it is right that the class of employers should be held responsible for promoting such improvements in the condition of the working population, as are really within their province, it is neither just nor expedient that the inevitable operation of the natural laws of trade should be visited upon them.

Among the evils, which result from the prevalence of exaggerated or vague ideas respecting the limits of the responsibility of the employers for the condition of the employed, are the facilities, which it presents to persons desirous of earning a reputation for philanthropy at a cheap rate, or of gaining popularity among the working classes, for coming forward as their champions against the class of capitalists or employers. There is always a disposition in human nature to practise bene-

violence and the other virtues at other people's expense. The probability that this course will be taken by many is much increased when political capital can be made out of it; and the temptation to resort to it becomes stronger every year, as the working classes grow into political importance, and philanthropy comes more and more into fashion.

The subject has been taken up in a more earnest spirit by those, who are the most vitally interested in it—the working classes themselves. A very general disposition prevails among them to believe, that the relations between themselves and the capitalists are less advantageous to themselves, than is either just or necessary, and that by some regulation of these, for which the power to exact and enforce only is wanting, a great and permanent improvement might be effected in their condition. Such a state of mind is neither new nor difficult to understand. In all times, and in all countries, the poor man has been inclined to compare his condition with that of the rich, and to feel discontent at the contrast. But in former ages the helplessness occasioned by want of concert, want of definite plans, and want of qualified leaders, has kept this feeling in a latent state, except during short periods, in which the pinch of distress or the excitement of passion has roused it into ill-directed and unavailing explosions.

But the last great era of the world, which commenced with the first French Revolution, has witnessed a momentous change in this respect. The facilities of communication have been vastly increased; a degree of intelligence sufficient to admit of concerted action on a large scale has been extensively diffused among the working class; the same cause has rendered them far more capable of abstaining from the outbreaks of violence and outrage, which render sterile all the rebellions of brutalised masses; political agitators and leaders of all kinds, and from all classes of society, abound; numerous plans and theories of social improvement are put forth in all degrees of im-

portance, from regulations for the management of a 'Trades' Union to the extreme Communist doctrines; and these are rendered familiar to all classes by constant discussion and cheap printing. Thus the immense physical force of the working classes is rapidly becoming united with a sufficient amount of mental capacity to give it aim and direction.

The prevalence among great numbers of the working classes of a conviction, that their position is not so good as it ought to be and might be, tends to produce feelings of ill-will and distrust on their part towards their employers. At the best it can hardly fail to prevent the growth of the active feelings of good will and mutual confidence, which ought to exist between two classes, who have to live in such constant and intimate connection with one another.

The cause of Christianity itself suffers, wherever a spirit of discontent and exasperation prevails. The lessons of a religion, which requires patience, forbearance, contentment, and respect for existing institutions, are unwelcome to men, who believe that they are suffering under a state of things, which can be and ought to be remedied; and Christianity comes to be considered as a support of social injustice, and an impediment to the strong measures required to force social improvement on a reluctant governing class. It is well if all attempts to bring them under the control of religion are not suspected by them as a contrivance of that class for keeping them submissive to the supposed injustice. These feelings must be reckoned among the causes of that great extension of infidelity among the present generation of the operative classes, which is deplored by all who come into communication with them for religious objects.

Another evil, which grows out of the belief that a great improvement in the condition of workmen may be obtained, if a sufficient coercive action can be brought to bear upon the employers, is the system of combinations of

workmen for this purpose. These produce counter combinations of the employers : and the war of strikes begins with all its consequences, loss of profits to the capitalists, distress to the workmen and their families, damage to the commerce of the country, and imminent risk of disturbance of the public peace.

But the system of combinations and strikes cannot be regarded by the workmen as an adequate and satisfactory mode of imposing their terms on the capitalists. In the war between the combinations of workmen and those of their employers, the victory is to the side, which can hold out longest. Now, the capitalists can live longer without profits than the workman without bread for himself and his children. Even if the workmen could succeed by these means, it would be at the expense of much privation. Hence the idea must soon present itself to the working class, that the full redress of their supposed wrongs requires that they should obtain possession of the political power of the State. For, if this could be accomplished, they might apply to the settlement of all their demands upon the capital of the country the supreme and irresistible authority of the Government. In other words, a Democratic Government, devoted to the elevation of the working men at the expense of the capitalists, and a Revolution as the means of establishing it, are the last term of the doctrine, of which the Trades Union and the Strike form the rudiments.

All forms of the evil which is under consideration, except the last, prevail in our own country at the present time to an extent sufficient to deserve attention.

For the realisation of the last we must, fortunately for ourselves, turn to a neighbouring country. It is little more than five years since the monarchy of the greatest kingdom of the Continent, supported by an immense standing army, disappeared after two days of insignificant conflicts in the streets of Paris, leaving behind it general consternation and anarchy. The explosion which over-

threw the Monarchy of Louis Philippe, was not produced by the causes which have usually given birth to violent revolutions. He had not provoked it by illegal or violent measures. France had never been so prosperous as under his reign; the liberal party among the middle classes, who gave occasion to the outbreak against it by a demonstration in favour of a Parliamentary Reform, had neither the least expectation nor desire of the consequences which followed. At the first moment it appeared as if so violent an effect had been produced without any adequate cause.

But as soon as the new Government, inaugurated by the working men who had made the revolution, had commenced its functions, the object of the party, which it represented, became clear. Their primary and avowed object was social, rather than political—the amelioration of the condition of the working classes by legislation, and by the influence of Government thrown into the scale in their favour and against their employers. It was then seen, that a great part of the working classes of Paris and the large manufacturing towns, agitated for many years by theories of social reform, and by the constant repetition of written and spoken declamations against the possessors of property, had adopted the belief, that the relations between the capitalists and themselves were unjust and oppressive; and that they looked to the advent of a Government, pledged to vindicate what they claimed as the rights of labour, as the only effectual remedy for their grievances. This Government failed, indeed, completely in the task it had undertaken; and has been itself overthrown after a very short existence. But if powerless for good or for self-support, its action was most powerful and extensive for mischief. For it not only prostrated and destroyed all credit, confidence, security, and prosperity, while it lasted, but it has led to the loss of all constitutional liberty.

From any such political catastrophe we are guarded in this country by the very strong conservative forces in our national character and social state, which distinguish us

from the nations of the Continent. The immense number and strength of our middle class; the effectual good understanding, which in all emergencies, unites them with the upper class; the moderate and practical temper of mind, which renders all classes among us cold towards untried theories, and averse from all extreme measures; the division of the working classes into several strata, of which the upper have little union with the lower; are some of many causes of stability in our institutions, which remove all immediate anxiety of a repetition of the scenes of 1848 in London.

But though the prospect of political danger from this cause is happily distant in this kingdom, it should not be overlooked, that there are circumstances in our condition, which would tend to make the difficulty even more unmanageable here than in France, if it should hereafter overtake us. In France the number of proprietors of land is so immense, that, if we add to them the members of their families, the classes possessed of personal property, those living by intellectual labour, and the immense army of persons in the employment of the State, the class of manual labourers living on wages received from capitalists is seen to be only a minority, and not even a large minority, of the nation. And as the collection of large masses of this last class into great centres of manufacturing industry is carried to a much smaller extent in France than in England, and it is only when so collected that they have hitherto been able to combine for great political objects, the class of working men, who installed and supported the Revolutionary Government of 1848, was only a small part of this minority. The 11,000,000 of landed properties in France were an insuperable bar to any legislation against property: and the immense preponderance of the rural population over the few hundreds of thousands of revolutionary *prolétaires* of Paris and Lyons limited the ascendancy of the latter to the time required by the former to comprehend their position, to find leaders, and a definite

course of action, and to apply to this the right of universal suffrage, which the Revolution had given them. When questions respecting the relative rights of the capitalist and the workmen paid by him were raised in so alarming a manner by the proceedings of the Provisional Government in 1848, the great mass of the nation, the peasant proprietors and others, who were neither payers nor receivers of wages, and had a great and direct interest in the preservation of the right of property, intervened before the mischief had gone very far.

But in England and Scotland the classes living by wages form the majority of the population: and if in Ireland this class is less numerous than that of the small tenants, these last are certainly not the class on whom we can rely for the political stability of our institutions, even if the tendency of things were not to assimilate Ireland to the sister island in this respect. Not only is the division of the nation into a minority of possessors of property and a majority of working men having little or no property more complete than in France or most continental countries, but both the wealth and the labour are collected into great masses in a greater degree than elsewhere. Hence, if the improvement of the relations between capital and labour by the authority or with the favour of Government should ever become a practical political question, it will assume dimensions unknown in most other countries. It will be a direct appeal to the interests and passions of the majority of the whole nation against a minority; and there will be no third party capable of holding the balance between them.

A subject, which involves questions of such deep and exciting interest, has long ceased to be a simple topic of speculation for the political economist. It has become a main element in every plan of social improvement, and a great question in practical politics. The establishment of correct views respecting it, not only among the classes who govern, but throughout all that large and increasing



portion of the working classes, who are capable of combining for a common object, and of taking an interest in discussions respecting their condition, is becoming a necessary condition of the harmony of the different parts of the nation with one another.

Under the existing state of things, the rate of wages in every employment, and all the other conditions of the connection between the working man and his employers, are determined by the same process, which regulates all other pecuniary dealings, the bargaining of the individuals interested with one another. The workman endeavours to sell his labour as dearly, and the employer to purchase it as cheaply as possible. This process is, indeed, interfered with in particular cases by various secondary influences. Thus, in our own country, the Legislature has interposed to prohibit the working of women in mines, to limit the hours of working of women and children, and to abolish the truck system. The custom and internal regulations of particular trades exercise considerable influence over the arrangements of the employers and the workmen. And in those agricultural districts, in which wages are very low and labour redundant, the actual rate of wages is to some extent determined by the feeling of the employers, that it must at least be sufficient to furnish the labourer and his family with the necessaries of life. Still the influence of the principle of individual bargaining, or what may be called the commercial principle, predominates over all the partial interferences which modify it.

It is accordingly to the operation of this principle in the case of the workman and his employer that objection is taken by all, who conceive that their present relations are disadvantageous to the former, and ought to be interfered with in some way for his benefit. They differ very widely among themselves as to the mode and extent of interference. But all agree in the opinion that in the unaided bargaining of the working man with the capitalist, he is placed at a disadvantage; and consequently does not ob-

tain as good terms, as may be secured to him by the intervention of suitable machinery.

Hence, the primary question, which is at the bottom of all discussions on the relations between the two classes is, whether the bargain the working man now makes with his employer, gives him as good terms as are consistent with the circumstances of the country and the particular employment at the time; or whether a material improvement upon these terms may be procured for him under the same circumstances by the application of some definite and practical scheme.

If none of the schemes which have been proposed with this object will bear examination; if it shall appear that the condition of the working man depends essentially on the circumstances of the country and of his branch of labour at each particular time according to natural laws, which cannot be counteracted either to his prejudice or for his benefit; wisdom requires that the attempt to improve his condition by interference with the dealings between him and his employer should be frankly abandoned. And justice requires that the capitalist should no longer be made responsible for results, which depend on causes beyond his control, and that his moral responsibility should be limited to the exercise of that secondary degree of influence over the well-being of his workmen, which he really possesses.

If such conclusions follow from the investigation of the subject, the recognition of them will not imply indifference to the interests of the labouring classes. Nor need they induce despondency as to the possibility of very great improvements in their condition. They will only show that such improvements cannot be effected by superseding or interfering with the bargain between the workman and the capitalist, but must be produced by some other means.

In the following chapters a view will first be taken of the natural laws by which the relations between the

capitalist and the workman are at present regulated. This will be followed by an examination of the principal plans, which have been proposed for improving these relations or superseding them, for the purpose of ascertaining how far they are consistent with the natural laws, to which they must be subordinated, and how far they would be practicable in the execution. The last and most agreeable division of the subject, will be the inquiry, what kind and degree of improvement in the condition of the working class is within their own power, and what is the nature and extent of the aid which they may receive from the other classes of the community.

## CHAP. II.

## SUPPLY AND DEMAND, AND COMPETITION.

WHEN the terms of the contract between the workman and his employer are left to be decided by the uncontrolled bargaining of the individuals of the two classes, the nature of those terms, whether favourable or unfavourable to the workman, depends on the proportion between the number of the particular kind of workmen seeking employment, and the effective demand for their labour.

The market price of labour is in this respect like the market price of any other commodity at any particular time and place, which is fixed by the proportion between demand and supply. In Australia, where labour is scarce, the demand for it urgent, and the pecuniary ability to pay for it very great, wages are extremely high. In those parts of Ireland where there is little industrial enterprise, little capital applicable to the employment, of labour, and great numbers of men in need of employment, they are very low.

The process, by which the market price of labour, like that of everything else, is brought into accordance with the proportion between the supply of it and the demand for it, is the competition of the applicants for employment against one another, and the corresponding competition of the employers of labour with one another.

The part, which competition thus performs in bringing about the adjustment of the market rate required by the proportion between supply and demand, has caused it to be very generally denounced by those, who are dissatisfied with that rate, as one great cause of the depression of the working classes and the supposed tyranny of capital.

Communists, and revolutionary agitators with communistic tendencies, put forward this view. So prominent is the position assigned by them to the process of competition in producing the evils of our present social state, that this is often called by them the state of competition (*régime de la concurrence*); while the improved arrangements, which are to follow its subversion, are described as the system of co-operation (*régime de la co-operation*).

But the denunciation of competition is not confined to communists. Many, who regard their system as visionary, and dread and abhor the political and moral doctrines with which it has usually been associated, agree with them on this point. Competition is often spoken of by such persons as a process, by which the remuneration of all classes engaged in productive industry is reduced much below what it might, and but for competition, would be; and in the working of which a great amount of misery and demoralisation is produced. It would appear from the way, in which it is sometimes spoken of, as if it were some perverse adjustment of the social machine, by which all its different parts are made to grind one another down in unprofitable opposition, instead of combining their movements towards a result beneficial to the whole. And these bad effects are supposed to tell with most severity upon the working classes: although the rates of profit of manufacturers and tradesmen are also often represented as unduly depressed by the same cause.

At other times the blame is laid not upon competition in the abstract, but upon the excess of competition. The industrial system of Great Britain is sometimes represented as in an unhealthy and dangerous state from a spirit of excessive competition.

Another and less legitimate form of the dislike to the supposed effects of competition consists in personal attacks on different classes of employers of labour for employing it at the rates of wages or salaries established by competition, or what is termed the market rate. Such attacks,

when they are not mere weapons of personal, party, or class hostility, must be understood as condemnations of the functions of competition in the social system; since they imply that the rates of remuneration for labour, which it establishes, are not such as might be and ought to be provided.

It will therefore be useful to consider what is the real action of competition in the social economy; that it may be seen how far it can with justice be made responsible for the evils which are often ascribed to it. And as the chief charge against it is, that it depresses the condition of the labourer by establishing a lower rate of remuneration for him than he might receive at the same time and place, if competition were prevented or regulated, the most interesting part of such an inquiry will be the ascertaining whether this is the case.

When a number of individuals are competing against one another for the sale of some commodity, which they are desirous of disposing of, the market price, to which their competition tends to bring the commodity, is that rate at which the whole of the commodity offered for sale will absorb the whole of the funds, with which buyers are then and there able and willing to purchase it. However needy or eager the sellers may be, their competition will not reduce the price below this rate, unless temporarily and accidentally. For if a lower rate were established for a time, the whole of the commodity would be paid for with only a part of the funds which, by the supposition, are seeking for investment in it; and the owners of the surplus funds would, in their desire to obtain a share of the commodity, bid against the rest, and so raise the price. Of course the case might be different, if there were only one buyer, or if all the buyers should combine together and strictly adhere to their combination. In either of these cases, the single buyer or the combination of buyers might offer such a price, as would enable them to command the whole of the commodity with a part of their

funds ; and the sellers might thus, if less skilful than their customer, or more pressed to sell than he was anxious to buy, be forced to sell at a lower rate than the ordinary law of competition would produce. But as this cannot occur where the number of buyers as well as of sellers of any commodity is great, and this is the case in all the important commercial dealings of large and civilised countries, the market price of commodities is in them determined by the natural law of competition.

The market rate, which competition in this way tends to establish, is the highest rate, which it is from the nature of the case possible for the sellers to receive for the commodity at the particular time and place. For at that rate, as has been seen, all the funds applicable to the purchase of the commodity will be exhausted in paying for the whole quantity of it, which is for sale. If any higher price could be fixed by the prevention of competition and the substitution of some other mode of regulating prices, all the funds would be exhausted in paying for a part of the commodity, and the possessors of the remainder would receive nothing at all. There could be no remedy for this, but either an increase of the funds, or a diminution of the quantity of the commodity proportional to the supposed elevation of the rates. But, if such increase of the one or diminution of the other were effected, competition would determine just the same elevation of the rate, without the necessity for any regulation at all. The market rate established by competition is therefore necessarily the highest rate, which the sellers could obtain under the circumstances by any mode of adjusting their dealings.

The same law holds good with respect to the market price of labour or the rate of wages, as with the price of commodities.

When there are a certain number of persons seeking employment, and a certain amount of funds at the disposal of capitalists, which they are desirous of applying to the employment of labour, the market rate of labour produced

by competition will be that, at which the whole of the funds will be absorbed in paying for the whole of the labour. For if the employers of labour be supposed to succeed in fixing lower rates in the first instance, the funds of some of them will remain unemployed, and therefore unproductive: and the desire of these persons to obtain their share of business will cause them to compete against the rest and raise the price. If, on the other hand, the labourers could on their side establish a higher rate of wages in the first instance, either by combination among themselves, or by the interference of Government, or in any other way, the amount of funds would be insufficient for the payment of the higher rate to the whole number of labourers. Some would be left without any employment. These must either remain without any wages at all; or by their competition they must bring the rate down to the point, at which the funds will suffice for all.

Thus the rate of wages established by the competition of the applicants for employment is the highest, which the state of the funds available for the payment of labour admits. And the process of competition cannot be considered injurious to the labourers, since it only depresses their wages to the highest rate, which it is possible they should all receive.

This description of the mode in which competition fixes the rate of wages, according to the proportion between the number of labourers, and the funds for their employment, is only exact when applied to the capital and the working population of a whole nation.

If the relations between a single employer of labour and his men, or the employers of labour in a single parish or a single town, be considered separately, it is not true that the particular body of labourers will in that case necessarily obtain the whole funds available for the payment of labour, which are at the command of the particular employer or employers. The latter may hire those labourers with part of their funds, and divert the rest to



a more profitable employment in some other locality. But if the relations between all the capitalists of a nation and all its labourers be considered, the case is different. Whatever part of a capitalist's funds applicable to paying for labour is not so employed by him in one place, will have an equal effect in increasing the fund for its employment in some other place: so that on the whole the aggregate of the wages paid will equal the aggregate of the funds available for their payment. A general level of wages for the whole country having once been established in this way, the rate paid by each employer in each locality will tend to uniformity with it; because any excess above it at any point tends to draw a greater number of labourers, and any deficiency below it tends to drive them away.

Thus the rate of wages of each locality and firm is, in fact, fixed by the same law, which determines the rate of the country at large, that is, the proportion between the number of labourers and the funds for their employment.

The action of supply and demand, and of the process of competition in fixing the rates of wages, has been described with a degree of detail, which readers conversant with political economy will think superfluous in the case of a subject so familiar and elementary, for the sake of two important conclusions, which are by themselves a sufficient answer to much that has been spoken and written in the present day respecting the working classes and their employers. The one is, that competition does not make the rates of wages in a country lower than the highest rates, which there are the means of paying. The other is, that these rates are not influenced by the circumstance that one of the two classes, who are parties to the contract for wages, is, from superior knowledge, wealth, or other advantages, in a better position for driving a bargain than the other. A single rich man may take advantage of a single poor man by availing himself of the necessities or simplicity of the latter. But the body of capitalists in any country will always pay away in wages

to the body of working men all the funds which they have applicable to the employment of labour.

In this view of the mode in which competition determines the rate of wages, no account has been taken of the great differences in the wages of different classes of working men. These differences are very important to the labouring classes themselves, since they raise the income of great numbers of workmen to amounts double and treble the earnings of the poorest and largest portion of their class, and thus make the difference in point of income between the highly paid mechanics, and the worst paid agricultural labourers, much greater than that, which separates the former from the small manufacturers and traders, with whom the class of capitalists begins. But in an examination of the relations between the class of capitalists and the class of labourers, with a view to ascertaining how far these relations are at present just or unjust, advantageous or detrimental, fixed by the nature of things, or susceptible of artificial modification, the principal subject of interest is the law, which determines the aggregate amount, which the one class shall pay to the other for its services. The inequalities in the mode of distribution of this amount among the different sections of the working-class affect the relative interests of these different sections rather than the relative interests of the two classes. If the aggregate sum to be paid for labour by the capitalist class be a fixed amount, any improvement in the earnings of one class of working persons can only be produced by a production in the income of some other class. There is the less occasion for considering the great inequalities in the subdivision of the general wages fund of the country among the different sections of the working population, because those among them, who are most active in complaining of the amount of their earnings, and in attempting to increase them, are usually in receipt of more than the average earnings of the whole class. The inequalities in the distribution of the fund are therefore not likely to be objected to by them.

The fund, on the amount of which the rates of wages have been seen to depend, has been described as the fund applicable to the payment of wages. This fund consists of the whole of that proportion of the active or productive capital of the nation, which is not required for some other employment necessary to the business of production. A manufacturer must employ part of his capital in the purchase of raw material, part in providing tools and machinery, and part in direct payment of wages and salaries; and the proportion of his entire capital, which is applied to other purposes than the direct payment of wages, is determined by the necessities of his manufacture. In the same way the division of the entire active capital of the nation between direct payment for labour and all the other expenditures, without which the labour could not be profitably employed, is determined by the nature of things. Hence the amount of the funds applicable to the payment of wages, on which the rate of wages has been seen to depend, is itself a certain definite proportion of the entire active capital of the nation.

The frequency of attacks against the class of capitalists employing labour, as if they were oppressors of the working-class, makes it important that we should observe in this sketch of the laws, which govern the rates of wages, how entirely independent these are of the will of the employers. However strong may be their desire to obtain labour as cheaply as possible, they cannot, if they mean that their capitals shall yield a profit, avoid employing them in some productive occupation. And they cannot so employ them without maintaining the fund for the payment of wages at the level corresponding to the aggregate amount of their capitals. Even if the whole body of the employers of labour deserved all the censures, which have ever been directed against them—if they were universally misers, regardless of every object except the realisation of the greatest possible profit out of the working class—they would still, notwithstanding this supposed

temper of their minds, and the more certainly on account of it, devote the whole of their capital to the productive industry by which the working class live, and pay away in the wages of labour all that portion of their capital, which was not required to be applied for other expenses indispensable to the productive employment of that labour. The prevalence among the class of such a character, as is here supposed, would of course be a great moral evil. It would destroy the beneficial influence, which the relation of the employer with the employed at present exercises in other matters than mere questions of money; and it would dry up the flow of their charity towards that portion of the poor, who are incapable of work. But it would not diminish the sum expended in labour; and consequently it would not lower the rate of wages.

As the opinion that the process of competition is injurious to the working classes is entertained by great numbers, and has been often proclaimed in speeches and books\*, it will be useful to consider what is the portion of truth, which is mixed up with the erroneous doctrine, and has given it sufficient plausibility to procure for it a certain amount of acceptance. This portion of truth is to be found in some assertions respecting the tendency of competition, which are familiar to all, and which are in a certain sense perfectly true.

The keenness of competition among manufacturers is familiarly spoken of as tending to cheapen the articles they manufacture. The competition of dealers is said to make goods cheap to the consumer. The competition of the labourers of thickly peopled countries for employment is said to make wages low, and the competition of employers in countries where labourers are scarce, to make them high.

These statements are correct, when understood in a

\* See the writings of Communists and Christian Socialists, and much that has been written and said by many, who do not profess to be either one or the other.

certain sense : and yet they are not inconsistent with the doctrine, that competition does not reduce prices or wages below the highest rates, which are possible at the particular time and place ; and that it is therefore not a process injurious either to sellers or to the working classes. When the quantity of a commodity offered for sale is large, and the effective demands for it small, the competition of the sellers brings down the price. But the real cause of the low price is the small proportion of the demand to the supply. Competition only ascertains this necessary price, and does not cause it. If the process of competition could have been prohibited altogether, the price must still have been reduced, if the whole of the commodity was to be sold at all. Similarly, when the number of applicants for employment is large in proportion to the funds for their employment, their competition makes them accept a low rate of wages. But the rate to which they are thus brought is the highest rate, at which the whole number of the applicants can be paid with the whole of the funds ; and even if they had not competed against one another, they could not have received more, while the fund remained the same. In both cases the competition only adjusts the prices of commodities or labour to the rate, to which they must have been brought from the nature of the case.

The frequent denunciations of competition in the present age, as the cause of low prices and low wages, resemble the denunciations of corn-dealers and bakers, as the causes of the dearness of bread in years of bad harvests. As the raising of the prices of grain and bread is immediately the act of the corn dealer and the baker, both Government and people used formerly to make them responsible for the rise. It is not necessary to go back far in our own history, nor to look to any very great distance from our own shores in the present day, to find examples of legislative coercion and popular violence, to which these opinions have subjected these classes of traders. In the present day it is

well understood, not only by those who govern this country, but by the mass of the people, that when they raise the price of their commodities, they are merely agents in a change, which is in itself inevitable; that no interference with their action could benefit the consumer; and that such interference would even tend to increase the rise of prices by diminishing supplies. In the same way, competition is only the mode, in which an adjustment of the price of labour is effected, which must take place at any rate: and if interference with its action could have any effect, it would only produce still further reduction by driving away or checking the increase of the funds, from which the labour is paid.

Competition acts powerfully in another way in promoting the reduction of prices in favour of the consumer. The competition of rival manufacturers stimulates them to exert all their ingenuity in reducing the cost of the production of their commodities by improvements in the manufacture, so that they may be enabled to sell at a lower price without diminution of their own profit. The competition of rival traders makes them aim at the same result by buying better, turning over their capital more frequently, or any other improvement. And the competition of workmen for employment excites them to exert themselves to give better work for their wages. But as any reduction in prices effected in this way is a benefit to the consumer without diminution of the producer's remuneration, it cannot be considered an objection to the action of competition.

## CHAP. III.

## ON PLANS FOR RAISING WAGES.

SINCE the average rate of wages in any country depends upon the amount of that portion of the national capital, which is applicable to the payment for labour, compared with the number of working persons, among whom that amount has to be divided, any increase in that rate must involve either an increase in the amount of the funds, which are to be applied in this manner, or a diminution in the number of labourers. A positive diminution of the population of a country is seldom, if ever, relied on by any party as an adequate means of effecting a permanent rise of wages, and consequent improvement in the condition of the working classes. If it is the result of increased mortality, it applies an amount of suffering inconsistent with the well-being of those classes. And the action of the moral or preventive checks on population—that is, the influence of prudential motives in restraining marriages and the production of children—has never yet been found sufficient to produce a positive diminution of numbers: nor is it, in any point of view, desirable that they should act with the intensity, which would be necessary for such a result. All that is to be either expected or wished is, that they should retard the rapidity of increase.

Emigration may, under some circumstances, be carried to such an extent as to produce for a time a positive diminution of numbers; as is proved by the fact, that this result has actually been accomplished during a short period in the case of the United Kingdom. But as such an

amount of emigration must be caused by the pressure of want or discontent on large classes of the people, or, at the best, by a great inferiority in the earnings of labour in their own country in comparison with the rates in the countries, to which the emigration is directed, it cannot be expected to continue on the same scale after a great improvement in the condition of the working classes. If the diminution of numbers produced by emigration were to raise wages to a high level, the emigration would diminish, and the population would, in all probability, begin to increase again.

For these reasons, a permanent diminution of the population of a country is seldom or never suggested as the means of establishing a high rate of wages, although a due regulation of the ratio of increase is necessary to the efficiency of any other means of producing that result. The increase of the amount to be divided among the working class is regarded by all as the true way of raising their wages.

The only question, on which there is a difference of views, relates to the mode in which this augmentation is to be effected.

It has been already shown, that the amount of the funds for the payment of labour is proportionate to the amount of the active capital of the nation; which is the aggregate of all the funds belonging to all the individual capitalists in it. The natural mode of raising the rate of wages in a country, which this doctrine suggests, is the increase in wealth of all its capitalists. Every accumulation of capital by individuals, if it is employed in any productive occupation, must cause an addition to the aggregate income of the working classes. In each individual case the capitalist may see in the accumulation only an advantage personal to himself; the working man may see only an addition to the hoard of one whom he thinks rich enough already. But the additional capital, whenever it is productively employed, will tend as certainly to the benefit of the working



population at large, as if the owner were a trustee for their benefit.

This is the mode of increasing the total sum to be divided among the working population of any country, which Political Economy indicates. When combined with the regulation of the ratio of increase of their numbers, and improvements in the productiveness of their labour, it is the only mode of permanently raising the average rate of their wages, which it admits to be practicable. The regulation of the ratio of increase is evidently within the power of the working classes, since they form the larger part of the population, and contribute the principal share to its annual increase. When the ratio of this increase is less than the ratio of increase of that portion of the national capital, which is directly applicable to the payment of wages, the rate of these will increase. And when population increases faster than that fund, the rate of wages will fall.

But this way of improving the condition of the working classes by the increase of the wealth of the classes who employ them, is not satisfactory to many. The working man is accustomed to see in his employer a man whose interest, in their relations with one another, conflicts with his own—the one trying to buy the labour of the other as cheaply, the other to sell it as dearly, as possible. This does not dispose him to accept a doctrine, which tends to prove that the interests of capital and labour are in any way the same. And he knows that it is not true, as between his employer and himself, that the increase of wealth of the former will produce a rise in his own wages. Neither his education, nor the circumstances of his position, lead him to extend his view to the relations between the aggregate capital and the aggregate labour of the whole country; or to follow out the reasoning, which shows that the advantage of the latter necessarily follows from the growth of the former. Even among the classes above the working class, the neglect of studies which

lead to this conclusion tends to produce a similar state of mind. And wherever there exists a disposition to think that the manufacturing and commercial classes already enjoy too large a share of the good things of the world, and too much political and social importance, a doctrine, which represents the continued augmentation of their wealth as a thing to be desired and promoted, will not find very ready acceptance. Besides, the rise of wages, which is to be produced in this way, must be gradual and moderate. It cannot be accelerated nor increased by the impatience of working men; and it does not afford to their advocates any opening for promoting it directly by their exertions.

It is, therefore, not surprising, that some other mode of increasing the income of the working-class, not depending upon the increase of the wealth of the class above them, should have been sought for; and that it should have been supposed, that the desired result might be attained by abstracting from the capitalists the whole or part of their profits, and adding the amount to the earnings of the labourers. As the capitalist at present reserves for himself, as the reward of his time, risk, or outlay of funds, a surplus, which remains after the payment for labour and all other expenses, and he thus becomes a sharer with the labourer in the produce of his labour, it has been supposed that the labourer might, by some process, increase his own share at the expense of the capitalist, or even exclude the latter altogether from any participation. In this way the increase in the income of the working men, instead of following as a consequence of an improvement of the position of the capitalist, would be obtained at the expense of the latter.

Such is the general object, for the attainment of which various schemes have been proposed, and many attempts made on a larger or smaller scale. One class of these are intended to secure to the working persons the whole proceeds their labour, excluding the share of the capitalists alto-

gether. These schemes include the abolition not only of the profits of the capitalist, but of his ownership of his capital itself. Indeed this latter provision follows naturally from the former; since there would be neither advantage to the capitalist, nor security for his good management of his funds, if he were no longer to derive any benefit from them. In other words, this class of schemes, which have become so notorious in the present age under the names of Communism and Socialism, contemplate the abolition of the right of individual property.

According to other plans, the capitalist is to remain the absolute owner of his funds, and to continue to derive a profit from their employment; but rates of wages are to be imposed upon him higher than those which he would pay under the process of bargaining between individuals, or, in other words, under the law of competition. And, as he will thus have to part with a larger portion of the proceeds of labour than at present, he will have a smaller per-centage of profit left for himself. The principle involved in this class of schemes is of great importance in this country at the present time, because it is that on which Trades Unions, and all combinations for raising wages are founded: and, from the strong inclination of our working classes towards these, it may be assumed that they are very generally satisfied of its soundness and applicability. At least, it is only on the supposition that the principle in question is right, that any measures of this kind can be defended.

This classification of all schemes for raising wages by any other process than the natural increase of the national wealth, into schemes for extinguishing the profit of the capitalist, and schemes for diminishing it, omits two, which are not intended to produce either of these results.

One is the plan of directly interesting the workmen in the proceeds of their labour by giving them a share in profits in addition to their wages. It is believed by the

advocates of this plan, that the increased productiveness of their labour, due to their interest in the result, will compensate the employer for the concession to them of a share in his profits. This plan will be considered hereafter in a chapter on Co-operation.

The other is founded on the notion, that the present system of general competition is injurious to the employer and the employed alike: that the former is driven, by competition with rival traders, to sell his goods at prices, which will not afford fair profits and fair wages; that he is consequently obliged to cheapen their production by paying to his workmen the insufficient wages, to which their competition compels them to submit; and that the remedy for this chain of evils is to be found in the regulation of the selling price of his goods according to a scale, which will enable him to pay good wages, and still to reserve a good profit for himself. An exemplification of this view is to be found in the advice given by a writer of the school called Christian Socialists to all persons, and more particularly to clergymen, not to purchase clothes from such cheap clothing shops, as sell at prices too low to admit of the payment of fair wages together with the reservation of a fair profit. The principle involved in this view is, that profits and wages should be determined, not by what each individual can command in the market, but by what it may be decided that it is proper that he should receive.

Setting aside all questions as to the practicability of any such rule, it may be observed, that if it could be successfully applied to one trade, it would have to be extended to all. For, if the condition of the individuals engaged in one trade were improved without a corresponding boon to all the rest, the equilibrium, which at present prevails in the inducements to enter different trades would be disturbed; and an excess of tradesmen and workmen would rush towards the occupation, which had become relatively more desirable. Even if this could be prevented, it

would not be just to raise the price of one commodity against the producers of all other commodities without a corresponding rise in the price of the latter. If, on the other hand, all prices and wages were increased in the same proportion, each individual would find the price of everything he consumed increased in the same proportion as his income; and he would, consequently, be only able to buy as much as before. The only real effect that the universal rise of all commodities would produce, would be a corresponding increase in the amount of currency required to pay for them.

But the class of schemes and controversies before mentioned, which professedly aim at the appropriation of part or the whole of the employer's profits for the benefit of the employed, are more flattering to the impatience of those who seek for some sudden and artificial elevation of the latter class. It is very natural that such should be invented; and it is especially natural that in one form or another the principle which they involve should find favour among working men. When they contemplate the enormous amount of wealth in a country like England, when they contrast the great fortunes of many individual manufacturers and merchants with the small amount of hardly-earned wages, which falls to the share of the individual workman; and when they form estimates, probably very exaggerated, of the profits of particular trades, or of the whole class of capitalists, the idea that part at least of so much wealth might be, by some contrivance, diverted towards themselves, is likely to appear as reasonable as it is attractive.

The various plans which have been proposed for this purpose will be examined separately hereafter; the feasibility and efficiency of each will then be considered. But one question, which applies to all, and which will be most conveniently discussed in this place, is, whether the working classes would really derive from any of them, even if carried out in the most complete manner, the kind and

amount of permanent advantage, which they appear to promise at the first inspection.

The total amount of the annual profits of successful business of all kinds in the United Kingdom is immense : and although any portion of this, which might be diverted as an addition to the earnings of the working classes, would have to be divided among many millions of working persons, it may appear, at first sight, that they must certainly be materially benefited in a pecuniary sense by the change, whatever might be thought of the morality of the means employed. But there are some important considerations which ought to be taken into the account. The first is, that by whatever machinery the withdrawal of funds from the capitalist to the workman is effected, it is indispensable that it should be so regulated as infallibly to stop short of trenching upon the principal of his capital. For, as capital is the fund, from which all labour must be paid, and all materials and machinery provided, and generally every kind of outlay connected with production and distribution met, the commencement of encroachments upon this fund will inevitably be the commencement of a decline in the productive powers of the community, and the well-being of its members. And in order that the aggregate capital of the community may not diminish, it is necessary that particular portions of it should be allowed to increase greatly and rapidly, to compensate for the wasting of other portions. For it must not be forgotten, that if the annual profits realised in such a country as England are immense, the annual amount of losses, or waste of capital, is also immense ; so that the large fortunes of successful traders serve in the first place in the general balance-sheet of the country to fill up the immense gap, which bankruptcies, insolvencies, the gradual decay of the funds of unsuccessful traders, and the dying out of trades superseded by new improvements would otherwise occasion in it. In the present state of things the preser-

vation of the aggregate capital of a country is sufficiently provided for by the individual interests of capitalists, or of those who are endeavouring to become such ; so that wherever a tolerable government exists the actual diminution of the capital of a nation is a very rare event. A large amount of capital wastes away every year in the least prosperous employments, or in the hands of the least efficient traders ; but at least as large an amount, and in prosperous countries a much larger, is accumulated by the more successful. But it is by no means certain that the same result would follow, when once the system of interfering with the capitalist's share for the benefit of the working man was carried into vigorous and general operation. Any such system would interfere very much with the accumulation of capital in the more prosperous employments, and where the circumstances were the most favourable ; and it would be very liable to encroach from time to time upon the principal itself. And the waste from losses would continue as at present, unless some machinery for their prevention could be contrived more effectual than that which has hitherto been supposed to be the strongest of all securities—the vigilance and exertions of experienced men, stimulated by the constant pressure of self-interest and the dread of ruin.

But it is not enough that the capital of a community should not diminish. If the community is to be prosperous and progressive, the capital in it must be constantly increasing. All countries, in which the amount of wealth is stationary, exhibit a depressed condition of the working classes, and stagnancy not only in material improvements, but in intellectual activity and moral development. Indeed in all countries, in which the population is increasing, a continuous increase in the national capital is not only essential to its progress, but is required to prevent positive decline and deterioration in the condition of the people. For as the number of applicants for employment and subsistence increases every year, if the labour fund were

not to increase in at least as great a proportion, the share of each must be diminished.

The necessity for a continual increase in the national capital as a condition of progress is peculiarly marked in the present age; because the principal improvements in production, and the supply of accommodation of all sorts, which characterise it, require the investment of an immense amount of capital, derived from the annual savings of the community. Thus the single improvement in our means of locomotion, by the substitution of railways with steam power, for roads with horse power, has already absorbed about 250,000,000*l.* in little more than twenty years, and is not yet completely carried out.\* Again, the direction of most improvements in manufactures of every kind is to economise human labour by the substitution of machinery, which requires an immense and constantly increasing amount of capital to be invested in it. In agriculture, also, one improvement alone, draining, has already caused the burying below the surface of the land of a very large capital: and considering the large proportion of the whole surface of the three kingdoms, to which it is ascertained that an expensive system of drainage may be applied with a profit, our ultimate expenditure for that purpose alone may be expected to be enormous.

A consideration of these examples of the addition of new investments of fixed capital to the wealth of the country will give an idea of the immense sum, to which the total annual outlay of this nature must amount; and of the closeness of the connection between the magnitude of this sum and the rate of our national progress.

Now in the existing state of things, this annual aug-

\* The total sum expended in railways in the United Kingdom to the end of 1851 was 248,240,897*l.* The whole of this sum, excepting an extremely small proportion, has been expended since the close of 1831.



mentation of the national capital is sufficiently provided for by the spirit of accumulation among the body of capitalists, and those who are endeavouring to become such. In all countries in which the Government affords to the money-making classes, or, as they are usually called, the middle classes, the confidence, that they will retain and enjoy the benefit of their accumulations, they are found to be a saving class. The desire of future provision for themselves and their families, and the love of accumulation, are, in their case, found to predominate very greatly, on the whole, over the inclination to purchase immediate gratification by the expenditure of their entire earnings. In Great Britain this is evidently the case in a very high degree. An immense majority of traders, as well as of professional men, start and continue through life with the determination to realise, if possible, a property proportional to their position, or at least some provision for accidents and for their families after their death, by keeping their expenditure considerably below their income. Notwithstanding the very great number of cases of failure, the general prevalence of this principle of conduct produces on the whole immense results. At the lowest end of the scale of capitalists, the man who has only very small funds to assist his personal industry strives, by a hard and anxious way of living, to raise himself to a rather higher and more secure position: and the makers of large fortunes at the upper end of the same scale, seldom increase their habits of expense in anything like the proportion of the increase in their incomes.

The immense annual addition to the fixed capital of the country, added to the very great annual increase in its floating capital, which has been required by the progressive increase in its home and foreign business during the last quarter of a century, is the measure of the saving disposition of the money-making, or middle classes. For, although the aggregate savings of individuals among the

landed proprietors and the working classes amount to a very large sum, they must bear a very small proportion to the accumulations of the middle classes. That this is the case with respect to the landed proprietors, is shown by the great amount of land, which, in every generation, is sold by proprietors who have exceeded their incomes until the accumulation of debt obliges them to sell, and bought by individuals of the trading and professional class: and that it is so with the working class appears from the insignificant proportion, which they own in all the various kinds of investments, by which savings are absorbed. The usual division of the population of this country is into the upper class, consisting of the owners of considerable estates in land, with their families; the middle class, consisting of all persons earning an income by the productive use of capital, or by any of the varieties of intellectual labour, and comprising also small proprietors cultivating their own land; and the working class, consisting of the masses, who support themselves by bodily labour. This classification, although not perfect, approximates to accuracy sufficiently for a general view of the subject. Now, looking at each of these three great sections of the nation as a class, it may be said that saving or accumulation is a principle of conduct with the middle class, and that to spend less than their income is the normal state of the individuals composing it; while the normal state of the members of both the upper and working classes is to spend their income. It is true that the number of individuals of both the latter classes who save according to their respective means is very great; as is the number of individuals in the middle class, who, either from misfortune or their own faults, save nothing, but rather waste what funds they may be able to dispose of. But that this is the exception, and not the rule, in the case of the middle class, may be concluded from the fact, that among them the life of a man who leaves no property or family provision of his own acquiring at his death, is felt to have been a failure; while the same feeling does not

arise either in the case of a landed proprietor or a working man, who dies without leaving more than he inherited. A landed proprietor, who leaves the same estate to his son which he received from his father, and with the same amount of incumbrances upon it in mortgages or settlements, is not considered to have been either improvident or unfortunate. A working man, who has supported himself and his family with his earnings, and sent out his children to be working men like himself, is considered to have performed his part in life, although he has accumulated nothing. In the case of the upper class indeed, if, as may reasonably be supposed, the amount of the funds belonging to persons of the middle class, which is annually invested in the purchase of land, is greater than the amount annually invested by members of the upper class in all other ways than the purchase of land, the action of the class must on the whole tend to diminish the national capital rather than to increase it.

Although, however, the annual increase of the national capital comes, with the exception of a very small proportion only, out of the income of the middle class, it is to be remembered that their income does not consist entirely of the profits upon capital. The middle class comprises the members of the liberal professions, and generally the whole class of intellectual labourers, whose incomes are not directly derived from capital. The data are wanting for estimating the proportion which this class of incomes bears to the profits of trade and manufacture, and all the modes in which capital is productively employed. The returns to the income tax under schedule D, make no distinction between the two classes of income. But it is usually supposed that profits form a very large proportion of that schedule. And as the incomes of all but an extremely small proportion of professional men and other intellectual labourers are very moderate, and the expense of keeping up a certain appearance and

educating their families bears hard upon the majority of the class, it is probable that their ability to save is on the whole smaller in proportion to their income than that of the receivers of profits.

On the whole, therefore, it may be concluded, that the function of providing for the annual augmentation of the national capital by savings from the income of individuals is mainly performed by the manufacturing and trading classes.

It is not possible to approximate to an accurate estimate either of the total income of these classes, or of the proportion which their savings bear to that income. But the estimate would probably not be excessive, if we were to assume with respect to all the individuals of those classes, whose occupations are profitable to them, that the portion of their earnings, which is not spent within the year, but saved up as an increase of property, or as an insurance against the event of death, equals, if it does not exceed, one-third of the whole.

This conclusion appears probable from a consideration of the general habits and ways of thinking of these classes; and it appears to be confirmed by an examination of such facts as are known on the subject.\* A very competent judge, Mr. Hubbard, in his pamphlet, "How should the Income Tax be levied?" supposes the proportion of savings to income among the classes whose income depends upon their own exertions—a description under which he includes the recipients of profits—to be four-tenths. This is a larger proportion than is here assumed.

Assuming that the trading and manufacturing classes save one-third of their profits, the amount of their annual savings, or, in other words, the amount of their annual contribution to the accumulation of national capital, probably does not fall short of 35,000,000l.†

This annual accumulation of wealth is carried on by them for their own benefit or that of their families. And

\* See Appendix, A.

† See ditto.

therefore those who judge of things according to their superficial appearance, rather than their ultimate effects, will not readily believe that the real effect of such individual accumulations is to make a provision for keeping up and improving the condition of the working classes almost as much as if they were accomplished with a direct view to that object. Yet this is the case. For every fresh amount of wealth created will either serve directly for the employment of labour, in which case the whole amount will be so much added to the income of the working classes, or will be invested as fixed capital, which must be effected in the first instance by the employment of labour, and is a necessary condition of improvements in production, or will be used as floating capital in the subsidiary processes, such as the wholesale and retail trades, which are necessary for the carrying on of production. And the proportion in which the fund will be divided between these three classes of employments will depend on their relative profitableness, which will depend on the public demand for each of them respectively. If the accumulations in question were to be placed at the disposal of a public authority, in order that it might be devoted to the permanent maintenance and augmentation of the fund on which the condition of the working classes depends, such an authority could not do better than divide it among these three employments in the proportions determined by the demand for each. If the annual addition to the capital of the country be estimated at 50,000,000%, this will prove that the capital of the nation increases much faster than its population under the present organisation of society. For the annual increase of population during the last decimal period was not more than  $1\frac{1}{2}$  per annum. And an increase of 50,000,000% must be very much more than  $1\frac{1}{2}$  per annum on the capital existing in the country, seeing that the value of the land is not included in this amount.\*

\* See Appendix, B.

## CHAP. IV.

## SAVINGS OF WORKING MEN.

IF by the complete success of combinations of working men for raising the rate of wages, or by any other process whatsoever, a considerable portion of the present profits of the capitalists were transferred from them to the working class, as an addition to their present wages, is it probable that the process of accumulation would be carried on by them with the same steadiness and energy as by the capitalist class at present? In other words, would the provident and accumulating tendencies predominate over the inclination to expenditure on immediate gratifications in as great a degree with the one class as with the other? And would the working class, in fact, save and apply to permanent productive uses as large a proportion of the amount abstracted from the capitalist class, as is at present saved by the latter? Experience suggests a negative answer to these questions. As a class, the working population exhibit a decided preponderance of the spending over the saving disposition. If such a judgment were founded on the conduct of the worst-paid portions of this class, such as the agricultural labourers of the south-west of England, the objection might reasonably be made that, after paying for strict necessities out of their wages, they have little or no surplus to save from. But if we turn to the better-paid classes, who earn weekly twice, three times, even four times as much as the labourers of the south-west, and who must, consequently, have the power of saving to a considerable extent, if they were steadily to prefer accumulation to present comfort and gratifica-

tion, what are the facts, as ascertained either by the evidence of those who are the best acquainted with the habits of this very numerous and important class, or from the indications which are open to general observation ?

A very large proportion of them do not accumulate at all. The practice of subscribing to benefit clubs and similar institutions, is indeed carried to a very great extent among the working population ; and such arrangements, when well managed, are undoubtedly signs of a provident disposition, and very conducive to the comfort of those interested in them. Yet they cannot be considered as instances of accumulation, properly so called ; for their leading principle is to provide by small regular contributions from a great number of individuals, for the extraordinary expenses, or failure of earnings, to which a small proportion of those individuals are subjected by accidents, such as sickness or death. Their object is the relief of distress, not the acquisition of property. A well-paid mechanic, who should constantly keep out of debt, support his family, subscribe to a sick and burial club, and lay by, during the weeks he was in full work, a sufficient proportion of his wages to enable him to keep up his ordinary expenditure during the intervals of slack time, would generally be considered a provident man ; and yet he would not accumulate any property, since his own expenditure, with the subscription to his club (which, as before observed, is intended for the immediate relief of himself or other mechanics), would, in the long run, absorb all his earnings.

The best test of the relative strength of the motives which tempt to spending and saving in the working class is found in the observation of their conduct in those periods of prosperity in particular trades, or in the country in general, in which a considerable rise in wages takes place.

Under such circumstances, as in all cases in which the income of a man is increased, the amount of the increase

may be applied to saving, and yet the former way of living be maintained. Wherever, therefore, the spirit of accumulation is strong, a great part or the whole of the increase will be so applied. It is to the very general tendency to such a course among the middle classes that the prodigious increase in the national capital must be mainly attributed. Now the evidence of those whose position gives them opportunities of observing the conduct of the working classes under a rise of wages, proves that among them the application of the augmentation to saving is the exception, and its expenditure in immediate gratifications is the rule. A rise of wages is felt immediately by the shopkeepers of a district in the immediate increase of expenditure of their customers of the working class. Among the men this takes the form chiefly of increased indulgence in food and stimulants—among the females, in the purchase of silks and other expensive articles of dress. The men also, finding they can earn as much as before in a less number of days, are apt to indulge in idleness during part of the week.

That these dispositions are sufficiently general and strong to prevent any large amount of saving, is shown by the fact, that as soon as bad times come on, distress immediately begins to be felt.

These statements are confirmed by recent facts. The two years, which closed with the summer of the present year (1853), have been distinguished by the coincidence of high rates of wages and full employment for the working classes in general, with very low prices of the necessities of life. They have thus been placed in a more favourable position than at any former time for practising saving on an extensive scale. The very great increase in their expenditure is shown by the augmentation in the import of the commodities of which they are the principal consumers, and by the briskness of trade in the articles of home production used by them, as well as by the testimony of all who have observed their habits during these years. On the other hand, such facts as a diminution in



the supply of coal, notwithstanding the great demand, owing to the miners' disposition to take two days' holiday out of the six, because they could earn as much in the four days as formerly in five, and the very limited possession of reserved funds among the manufacturing operatives, which the strikes during the autumn of 1853 have brought to light, are unfavourable to the idea that the increase of savings has been carried to any great extent.

The chance of success in these strikes depended upon the ability of the operatives to maintain themselves without wages for a considerable time. If they possessed this power, the injury to the employers from a prolonged inaction would probably compel them for the time to compliance with the demands of their men, whatever might be the ultimate effect on the condition of the latter, and on the prosperity of the trade, of such an interference with the natural laws by which wages are regulated. But the operatives appear to have been dependent from the first weeks of the strike upon subscriptions for their support from the operatives of their own and other trades. Another indication that the practice of saving is carried to a very limited extent among the working classes may be found in the fact, that the plan of co-operative associations for carrying on manufactures and trades, in which the working men may be their own masters, and retain for themselves all the profits of business, has not been resorted to on a great scale. There may be very great reason for doubting whether the operatives would benefit themselves by thus dispensing with the capitalist-employer—whether his profit is more than an equivalent for the immunity from risk of loss, and the use of his commercial skill, which they obtain from their connection with him. But it is certain that very great numbers of the working classes, especially those who join in strikes, and sympathise with declamations against the employers, do not feel any doubt upon the subject. They certainly suppose that the benefit which they would derive from a

change, which would leave them the whole proceeds of their labour free from any division with the capitalist class, would be very great indeed. Independently of the expectation of increased income, the substitution of the democratic for the autocratic principle of management, the idea of being entirely their own masters, must be very attractive to them. The principle of Co-operation has now been recommended and practised in particular cases for so long a time, that the leaders of this portion of the working classes, and all the active-minded individuals among them, must be familiar with the principle and its application. Yet, although there are many Co-operative establishments in this country, they have not multiplied to an extent corresponding in any degree to the attractiveness of the principle to men who suppose that the employer retains for himself an exorbitant share in the proceeds of their labour. The explanation must be, that the practice of saving is not sufficiently common among them to furnish the funds required even for a first trial of Co-operation.

It is true that the present state of the law opposes difficulties to the application either of the principle of partnership or of the joint-stock principle to such a purpose. But it has not been found in practice that legal risks have prevented the working classes from engaging in plans tempting to their minds, and within their reach in a pecuniary point of view, although these difficulties may materially affect the success of such plans.

What has been said is to be understood as applying to the working population as a class. Every year a great number of individuals raise themselves from the mass by superior abilities, energy, and self-denial into the lowest rank of the class of capitalists; and of these, a part attain to different points of elevation in the same class. Arkwright and Sir Robert Peel began as working men, and died millionnaires. But it is not for the benefit of such individuals that plans for securing to the working classes

a larger share in the income of the country are intended. Such men attain, under the present state of things, to a more advantageous position than that which such plans, even if successfully carried out, would give them. The object of all these plans is to raise the general level of income of the whole body of the working classes; that is, of persons of average, or less than average, ability, energy, and self-denial.

One proof of the great preponderance among a large proportion of the working classes of the taste for spending over the determination to accumulate is to be found in the enormous consumption of intoxicating liquors among them.

According to an estimate made by the late Mr. Porter, in an Essay read before the British Association on the self-imposed taxation of the working classes, the consumption of the people in spirits, malt liquor, and tobacco alone, deducting brandy, as being used chiefly by persons above the working class, those kinds of manufactured tobacco which are consumed by the same persons, and home-brewed beer, is as follows: —

			£
Rum, Gin, and Whiskey	-	-	20,810,208
Beer and Porter	-	-	25,383,165
Tobacco and Snuff	-	-	7,218,242
			<hr/>
			£53,411,615
			<hr/>

Now, without going the same length as those who would proscribe stimulants altogether, it may be assumed, without much contradiction, that nine-tenths of the spirits stated in this estimate, one-half of the beer and ale, and half the tobacco and snuff, were either actually pernicious in the use, or at least superfluous; and that, consequently, the annual expenditure of so enormous a sum in this way is a strong proof of a very general preference of immediate gratification to saving among the mass of the people. Mr. R. W. Vanderkiste, in his "Notes and Narratives of

a Six Years' Mission, principally among the Dens of London," states : —

" There are in my district 16 public-houses, beer-shops, and gin-shops. The number of bakers and butchers, and shops where bread is sold (bread is sold at several general dealers), is 16 also.

" London, according to the ' Post-office Directory,' contained in 1848

2,500 bakers,  
990 buttermen and cheesemongers,  
1,700 butchers,  
3,000 grocers and tea dealers,  
900 established dairy keepers,  
400 fishmongers,  
1,300 greengrocers and fruiterers.

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Total - 10,790 and 11,000 public-houses ! "

Facts like these do not merely prove that, in the case of a large proportion of the working classes of Great Britain, the reduction for their benefit of the present rates of profit of their employers would be the diversion of funds from a class who save a considerable portion of them to men who would not save at all. They also show that the increase of the income of the working men would be, as respected a very large number of them, a positive evil, unless preceded by improvement in their tastes and habits ; for when the disposition to spend all that can be spared from a man's earnings in drink exists, the larger the surplus available for this object, the greater will be the mischief. This is no argument against the desire that working men should be put in a position to increase their incomes to the utmost possible extent, provided the increase among them of habits of self-restraint, industry, and mental cultivation, is an essential part of the process by which this result is to be produced. When this is the case, the very qualities which enable them to acquire the improved income, are a security that they will not make a bad use of it ; and the question, how far such an improvement in their condition may be brought about by the exertion of these qualities on their part, will be considered later. But it tends to show that the indiscriminate

augmentation of the incomes of the mass of working men, brought about by any process of abstraction from the profits of their employers, and not by their own improved self-management, would be far from an unmixed good to a great number of the class, even in its direct and immediate effects.

The large amount, upwards of 30,000,000*l.* sterling, invested in the Savings-banks, may be quoted against what has been said respecting the weakness of the principle of accumulation among the working classes; but a large deduction should be made from this sum on account of the deposits which belong to individuals among the middle classes. This amount is so considerable, that the use of the Savings-banks by those classes has been complained of as a diversion of these institutions from their proper object. Another very large deduction should be made on account of the deposits of domestic servants—a class differing greatly in position and character from the working classes, properly so called.

The number of depositors from this class is known to be exceedingly large. After these deductions there will still remain a sum very large and very creditable to a great number of individuals among the working classes, but which, considered as a contribution towards the national wealth, is insignificant in proportion to the savings of the middle classes.

If 50,000,000*l.* may be safely assumed to be a minimum estimate of the annual addition to capital in this country, the annual increase in the funds of Savings-banks, properly so called, and that of the funds of Benefit Societies, and all similar institutions, with a liberal allowance for all other applications of savings by the same class, must be an extremely small proportion of that amount.

One consequence, therefore, of the abstraction from the capitalists or middle classes of any considerable portion of their profits to increase the wages of the working classes would be the transfer of a fund, of which a large pro-

portion is at present applied by its possessors to the permanent augmentation of the national wealth, to a class who, with their present habits, would consume a very large proportion of it.

In fact, the increase in the income of the working man, which is here supposed to be obtained either by the triumph of the Trades Unions, or by some other machinery, would place him in the same position as the rise which at present follows, as a natural consequence, from great prosperity of trade. It is reasonable to suppose that his use of the augmentation would be determined by the same motives in the one case as in the other. If, on the other hand, the working classes should be brought to exercise self-denial with respect to this fund to the same extent as the middle classes, that large portion of it which they would then set apart for accumulation, would have to be applied to the same purposes as at present, and with the same results.

The nett profits of manufacturing or commercial undertakings may be divided into three parts.

The first is the equivalent of the risk of loss in the manufacture or trade, including the anxiety and feeling of insecurity produced by that risk. As has been before stated, the amount of annual loss of capital is necessarily great; and, in a national point of view, a part of the profit retained by the successful capitalist only serves to compensate the diminution of the national wealth occasioned by the losses of the unsuccessful. Another part represents the value of the personal skill and labour of the manufacturer or trader. It is only the third portion which remains, which is due to the mere possession of capital. We have the means of estimating the amount of this third portion; because it is a common practice for owners of capital who wish to avoid the risk and labour, or who do not possess the skill to employ it productively, to invest it in such a way as to obtain the best return which can be obtained with little or no risk, labour, or

skill. When so invested, its produce is called interest. In England the rate of interest on what are considered the best and least troublesome securities is, in ordinary times, from 3 to  $3\frac{1}{2}$  per cent. The rate of discount on very safe commercial bills—that is, the rate of loans for commercial purposes, where the risk is considered trifling—does not, on an average of years, exceed  $3\frac{1}{2}$  per cent. If, then, the rate of profits in Great Britain be taken at 10 per cent.\*—the supposition usually made—about one-third of this only may be considered to be the return on the capital. If the principle of individual property is to be retained, and if, as a necessary consequence, men are to be induced to the self-denial required to preserve and increase it by the enjoyment of some return from it, it can hardly be supposed that, under any system, a great reduction can be attempted upon the present rate of interest. Another portion of the profits, which represents the risk, and serves to make good the losses of national wealth, must, under any state of society, be sacredly reserved. There remains the third part, which represents the value of personal labour and skill. If any great deduction from the present returns upon capital were to be made in favour of the labourers, it must bear principally or altogether upon this portion. There is a mode in which we may, to a considerable extent, determine whether this is excessive. It is a very common practice for capitalists engaged in manufactures or trade to associate with themselves, as partners, individuals who bring little or no accession of capital to the

\* This rate of 10 per cent., which is usually assumed to approximate to the average rate of profit in this country, must be understood of the rate of profits on capitals of considerable amount. Persons engaged in business with very small capitals, such as small shopkeepers, must realise a much higher per centage, because the value of their personal skill and labour bears in such cases a very high proportion to the capital; and without such very high per centage, their income would be less than the salary they might earn by their personal services alone. Their incomes belong rather to the class of personal earnings than to that of return upon capital. In questions between the class of capitalists and the class of labourers, it is the rate of profit on considerable capitals which is important, as it is by these that labour is chiefly employed.

firm, and whose value consists in their personal skill and character. This is of course done by the capitalist, on the calculation, that the increase of productiveness added by these working partners to his capital will considerably exceed the whole share in the profits assigned to the latter. Such a person will often receive for his share an annual sum equal to the wages of a great number of working men. Yet it is certain that no saving would result from retrenching or diminishing this share, however exorbitant it may appear, when looked at from the working man's point of view. For, as the capitalist has the option of employing, instead of so expensive an associate, either a workman at workman's wages, or a person of any intermediate grade of qualifications and remuneration, it is clear that he only gives the larger sum, because long and varied experience has proved that the additional value annually created in the business by such a person is more than the whole of his share in the profits; and that there would be more lost than gained by economising upon it. This would continue to be the case, if the workmen had an interest in the present share of the capitalist; and even in the extreme case of their excluding the capitalist altogether, it would probably still be to their interest to allow the present working partners the share which these at present receive. When the characters of the capitalist and the working partner are united in the same person, such a proportion of the profits as, in the case of the separation of the two characters, would be obtained by the working partner, stands in the same position as the share of the latter in that case: it represents a necessary element in the process of realising profits from the business, which can neither be dispensed with, nor procured at a cheaper rate.

It has been remarked, in an earlier part of this chapter, that wherever there is a government maintaining good order and respecting the rights of property, the self-interest of the money-making classes is, in all ordinary cases,



found sufficiently strong, not only to prevent any diminution in the aggregate capital of the community, but even in general to effect its continual augmentation. The history of Europe from the dark ages to the present time, shows a continual increase of wealth, on the whole, through several centuries, notwithstanding immense waste of capital and discouragement to production from war, bad laws of various kinds, and other social evils. But if we turn to other portions of the globe, and even to the history of Europe at an earlier period, we shall find a contrary law in operation.

There is one vast region of the earth in particular, and that one of the most favoured by nature, which exhibits an extreme decline from former wealth and prosperity.

All the countries of Western Asia, once the centre of civilisation and the seat of the first three empires, possess at present but a small proportion of the wealth which we know to have, in former ages, accumulated there. Throughout that region the traveller seldom sees any sign of that annual addition to the national capital which appears to us almost a matter of course in our own country; while he finds in every day's journey unmistakeable evidence of impoverishment and decay. Straggling villages of mud huts deform the sites of cities of marble; the wild animals of the desert range over plains which were once crowded with population and were the gardens of the earth; a solitary traveller can with difficulty procure the necessaries of life on routes once thronged with the commerce of two continents. When we inquire into the causes which have led to results so strikingly opposite to that which we find in Europe, the primary cause is to be found in the fact that the degree of insecurity of private property is in those countries sufficiently great to make individuals doubt whether they will permanently enjoy the benefit of the capital they may accumulate; and that, in consequence, they are strongly disposed to limit their exertions to the acquisition of as much as will suffice for their immediate wants, or when

they have acquired a little more than this, either to spend it or to hide it. There are indeed other causes in operation, which concur to prevent the inhabitants of these countries from attaining as great a height of civilisation as ourselves. But no other cause will account for the continuous diminution of the national wealth, which has been as marked a characteristic of the countries of Western Asia through whole centuries, as the progressive increase of wealth has been that of most European countries.

We are so much accustomed to find saving and accumulation the rule among the middle classes, and the equality of expenditure with income the exception, that we are likely to overlook the incessant and life-long self-denial which this state of things implies; and to forget how very small an amount of disturbance of the absolute and perpetual possession and uncontrolled use of property, which is at present their inducement, might be sufficient to turn the scale in favour of present enjoyment.

It is worthy of consideration what amount of successful dictation by unions of workmen, or what degree of tendency in legislation to favour labour at the expense of capital, might produce an effect, which would certainly be brought about by a small part of that interference with the sacredness of private property, which has condemned to sterility and poverty what were once the richest countries in the world.

The conclusions at which we have arrived, may be summed up in the following propositions:—

The aggregate amount of wages which the working classes at present receive, is always as great as the state of the fund available for the employment of labour will allow. The natural mode of increasing this fund, and thereby increasing the remuneration of the working classes, is the increase of the capital of the capitalists. Every attempt to increase the labour fund in any other way implies a deduction from the profits of capital in favour of the workman. Any such deduction, even supposing that it were just and prac-

licable, would tend very strongly to impair that process of replacing and augmenting the national capital which is indispensable for the prosperity of the nation and the well-being of the working classes themselves. The extent to which such a deduction could be made to provide for an increased expenditure of those classes, is, from the nature of the case, very limited.

In this chapter, the middle classes have been compared with the working and upper classes, solely with respect to their comparative efficiency in the maintenance and accumulation of the national capital. No attempt has been made to compare the merits of one class, on the whole, with those of another class. Each class has doubtless its good qualities and also its peculiar temptations. That the working class, in particular, has a large share of good qualities, will not be questioned by any one who remembers on whose authority we learn, that to the poor belongs the kingdom of heaven. But the object has been to show that on the middle class chiefly depends the performance of one very important function of the social system—that they are the class represented by the belly in the old fable of Menenius—the storekeepers and distributors of supplies to the other members; and that, until a great change has been wrought in the habitual and average conduct of the working classes, this function cannot be safely transferred to them.

## CHAP. V.

## LAWS OF POPULATION.

THE laws, which govern the increase of population, have been so often and completely discussed by Political Economists of great ability from the time of Malthus downwards, that their truth may be assumed in this place ; and those, who may still be inclined to dispute them, referred for their proof to the works of those writers. But the influence of these laws over the condition of the working classes is so inevitable and decisive, and enters so generally as a disturbing element into all the other circumstances which affect them, and into the effects of the measures which have been proposed for their benefit, that any work, which has their interests for its principal object, would be incomplete and fallacious, if some statement of the laws of population did not occupy a prominent place in it. There is the more reason for dwelling upon the importance of these laws in connection with this class of subjects, because there is a disposition to avoid the contemplation of the practical consequences, which follow from them ; and to proceed as if the working classes could either be made comfortable by the classes above them, or could elevate themselves by their own exertions, without the resolute postponement of marriage on their part, and the restriction of the increase of their numbers, to a much greater extent than at present takes place.

Since the average income of the working persons of any country must depend upon the proportion between their numbers, and the funds available for their employment, the rate of increase of the population is necessarily one of the two elements, by which the pecuniary terms of the

relation between the working classes and their employers are determined. As Cato the Censor was accustomed to wind up every speech in the Senate, whatever might be the motion under discussion, with the conclusion, "*Et censeo Carthaginem delendam esse*," to testify to his belief that all other measures together would not place the prosperity of the Republic on a secure footing, so long as Carthage stood; whoever admits the reality of the laws of population will be disposed to conclude his judgment on every proposal for the good of the working population, whatever may be its immediate object, with the re-statement of those laws. For he will feel that every attempt to produce a considerable permanent improvement in their condition will be vain, unless the influence of the moral checks on the increase of their numbers is strengthened at the same time.

In the present day, indeed, the abstract truth of the doctrines of Political Economy on this subject is not in general denied. But their bearing upon other economical and social questions is still frequently lost sight of. And by the majority of the working classes themselves, to whom the consequences are the most important, they are either not understood, or the lessons they ought to teach are almost entirely disregarded in practice.

The most important truths connected with the increase of population, as applicable to the circumstances of this country, may be stated as follows.

The physical power of increase of the human race is so great, that when food is abundant, the sanitary condition of the people not unfavourable, and the natural inclination to marry not much restricted by necessity or prudence, population will double itself every twenty years, if not oftener.

At any rate of increase approaching to this, the numbers of the people will increase much faster than the funds out of which they are to be supported, whether these funds are distributed as wages, or divided in any other form;

unless the rates of profit are much higher than they are in this country. Consequently, the condition of the mass of the people must under such circumstances rapidly deteriorate.

The same consequence must follow from the unlimited increase of population in a country like the United Kingdom, in which all the fertile land is already cultivated, on account of the impossibility of doubling, quadrupling, &c. the produce raised from the same surface of land, by double, quadruple, &c. quantities of labour, to keep pace with the geometrical ratio of increase of the population. Improvements in agriculture may retard the arrival of the period, at which a further augmentation of the produce of the soil can only be obtained by a greater proportional outlay of labour; but they cannot do this indefinitely. Nor has the progress of agricultural improvement ever been so rapid as to keep pace, even temporarily, with so very rapid a multiplication of a nation, as is here supposed.

There is indeed one way, in which a nation enjoying, like the English at the present time, a great superiority in manufactures over other nations, may, to a certain extent, escape from the consequences of the limited extent and productiveness of its soil. It may import from abroad all the surplus of food required by it above what can be grown at home with a certain proportionate expenditure of labour. But the extent, to which it can do this, must be limited by the amount of the commodities, the produce of its labour, which can be sold abroad.

The year, which commenced on the 1st of October 1853, is likely to furnish the measure of the ability of this country to meet payments for foreign food even with our present degree of manufacturing and commercial superiority. The deficiency in the crops of 1853 has rendered necessary a very large import of foreign grain in excess of the immense supply, which has been annually received and paid for since the abolition of the Corn Laws; while the coincidence of a deficient harvest on the Continent with

our extraordinary demand for corn has raised to an unusual height the average price at which the whole amount will have to be paid for. It is only owing to the unprecedented magnitude of our export trade during 1853, and the effects of the discovery of the Australian gold fields, that the prospect of having to provide for the immense sum, at which our probable payments on this account for the year are estimated, does not excite very great apprehension for the consequences.

The national increase of population, if allowed to proceed without restraint, would in all countries eventually result in a state of things in which the supply of food, compared with the numbers of the people, would be barely sufficient for the support of life in ordinary seasons, and absolutely insufficient in years of bad harvests. The farther increase of numbers would then be arrested by misery, increased mortality, and periodical famines, or visitations of pestilence produced by want. These constitute what are called the physical checks on population.

A nation which had thus attained the maximum or numbers and minimum of subsistence, would continue permanently in this condition, if it were not for the variations in the supply of food in different years, and the tendency of extreme poverty and low living to bring on pestilential diseases. If these disturbing causes did not operate, the majority of the population would not only remain, generation after generation, in a miserable condition, but the race would become physically degenerate through the scanty quantity and low quality of their food. But as, owing to the difference of the seasons, all crops occasionally fall below the average, to the extent of a very considerable proportion of their usual amount, it follows that a population, which has increased until it has only a bare sufficiency of the coarsest food in years of average productiveness, will once in several years be left without a sufficient supply to support life. A great number of the poorest among them will then die either

from absolute famine or the diseases which proceed from bad nourishment. The diminution in the population produced in this way will, during the first few years, afford so much more employment and more food to the remainder, that their condition may be raised considerably above the minimum. This improvement in their condition will be only temporary, if no prudential restraints on marriage exist. Marriages will become more numerous. A larger proportion of the children will be reared, the numbers of the population will rise, till they reach the old amount, and after one generation they may be as miserable as before. Still one generation will have been better fed, and been placed under circumstances more favourable to its moral elevation; and some part of the improvement in habits produced during that period of comparative prosperity may have time to become permanent. In this case, as in others, the action of natural laws will have been beneficial, however cruel the first effects may appear. Individuals suffer to a dreadful extent from the consequences of their disregard of these laws. But the race is preserved from degenerating. Sometimes the immediate agency, by which a population which has sunk to a level very near the minimum of subsistence is reduced, is not famine but pestilence. But pestilence, when it is very general and virulent, is usually, if not always, connected with low diet, or other sanitary evils. The history of Europe during the Middle Ages furnishes abundant illustrations of these views. The laws of population were then unknown; and the social position of the working classes was not adapted to favour the growth of prudent and provident habits. Although the population was small, compared with that which is supported by the same countries in modern times, the state of agriculture and the other useful arts was so wretched, that the numbers of the people were as great as could be supported in years of average productiveness. Famine and pestilence recurred periodically. The Black Death is said



to have destroyed half the population of entire countries. The reduction of the population by these was so great that it must have produced a very great diminution in the supply of labour and consequent rise in its value. Hence arose those occasional complaints of the scarcity and high price of labour which contrast so strongly with the social difficulties of modern times.

The Irish famine of 1847 was a tremendous example of the natural processes by which a population, which has multiplied until it has reached the minimum of subsistence, is sooner or later cut down to such an amount as will afford some margin for national improvement. It may be hoped that this will be the last example which the British Islands will exhibit of the ultimate action of the physical checks on population among nations by whom other restraints are disregarded. It was, of course, right that every exertion should be made — and every exertion was made — to prevent or mitigate the mortality and distress of that period. But now that it is past it is not difficult to see that that crisis, tested by its influence on the happiness, both of the present and of future generations, was a less evil than the continuance of the state of things which it has broken up.

In order to prevent so deplorable a state of things the increase of population ought to be arrested at a point very considerably short of that necessary limit at which the physical checks would bring it to a stand: and it should be permanently maintained at this point. This can only be effected in two ways. Either the whole annual increase of numbers beyond that, which the annual accumulation of capital and the progress of agricultural improvement, or of the ability to pay for food imported from abroad will enable the country to support without a deterioration in the average condition of the people, must be removed by emigration. Or the individuals composing the nation must restrain their natural inclination to marry and have children in so great a degree, that the rate of

increase may be only a small proportion of what it would be if no such restraint existed. Or, as in practice the most desirable, the operation of these two agencies may be combined. These prudential restraints on marriage are called the moral or preventive checks.

The increased importance which emigration has attained within the last few years is the principal new feature in the subject of population since the time of Malthus. The annual removal of more than 300,000 persons\* from the two islands renders a considerable relaxation in the severity of the checks on population compatible with the slow rate of its increase, which the circumstances of a thickly peopled country render desirable.

This will continue to be the case so long as the facilities and inducements to emigrate to North America and other regions continue as great as at present. The efficiency of emigration in this respect is much greater than would be indicated by the mere number of emigrants; because a large proportion among them consists of young and middle-aged men, the part of the nation on whose number and combined ability and inclination to marry the increase of population chiefly depends.†

The great increase of emigration has led some, to whom the practical conclusions which follow from the Malthusian doctrines are unpalatable, to think that a way of escaping from them had been at last found; and that, by means of

\* The emigration from the United Kingdom in 1852, was 368,000, and in 1853, 316,000. (See Reports of Emigration Commissioners.)

† Among those savage nations, by whom polygamy is practised, and the women are commonly made to perform a large proportion of the productive labour of the family, a considerable deficiency in the number of men compared to that of the women would probably not have much effect in checking population. One man may have many children by different wives: and if he makes the latter support themselves, and perhaps himself also, by their labour, they will not be a burden to him. But in civilised countries, the man expects to have to support his wife and children, except in a small proportion of cases: and therefore the number of women who produce children depends (excluding the case of illegitimate births) mainly on the number of men who are willing to take this burthen upon themselves.

an organised and adequate annual emigration, the two alternatives presented to the inhabitants of every old country by political economists, either the prevalence throughout every class of the nation of strong prudential restraints on marriage, or the continuance of numbers in a state of poverty and privation, may both be avoided. But our experience of emigration, even on the gigantic scale of the last two years, does not warrant the conclusion that it could prevent the increase of numbers in this country, if the tendency to increase was raised to its maximum of force by the removal both of physical and moral checks. The enormous emigration of those two years has kept our population nearly stationary for the time. But during that time, the physical and moral checks have acted with very great force, though in a less degree than in former less prosperous times. The very great extent to which prudential restraints on marriage acted up to the first of the two years appears from the great proportion of men and women within the marriageable age, who were unmarried at the time of the census of 1851. Thus, in Surrey, Kent, Sussex, Hants, and Berks, out of 290,209 women between 20 and 45, only 169,806 were wives, and 120,403 were widows or spinsters.\* If the restraints of want or prudence were removed, a large proportion of the 120,403 would find husbands. And for the proof of the great extent to which the physical check still acts, notwithstanding the improvements of late years, it is only necessary to refer to the unfavourable sanitary conditions of several kinds, under which a majority of the people still live, and the consequent great excess of the rate of mortality among them, compared to that which would prevail, if comfort, healthiness of dwellings and locality, and temperance were universal.

Since the number of the inhabitants of the British islands was upwards of 27,000,000 in 1851, and popula-

\* Results of the Census of 1851, by Edward Cheshire.

tion, if unrestrained, would double itself in twenty years, the annual emigration must be sufficient to neutralise a principle of increase which would add 27,000,000 to the numbers within that period, if the increase is to be prevented by this agency alone. After making every allowance for the large proportion of men of the marriageable age among emigrants, it is difficult to suppose that the movement from this country could be increased to the extent that would be necessary to produce such an effect.

Although, however, the development of emigration in the present day does not enable us to dispense with the maintenance of prudential checks on the increase of population, its utility in mitigating the severity of their action upon individuals is of immense value, not only in an economical, but in a moral point of view. In a thickly peopled country, which has no vent for its surplus population abroad, Political Economy has but one advice to give to the younger members of the poorer classes. The postponement of, or abstinence from marriage, or from giving birth to children, to a very great extent, is in such a case the only available preventive against the evils of too rapid an increase of numbers. But when the facilities of emigration are so great that an outlay of 3*l.* or 4*l.* will transfer an emigrant to a region peopled by men of his own race and language, where provisions are cheap, wages high, and land abundant, an alternative is presented to all which removes most of the hardships of the case. A young man and young woman, even if they belong to the very poorest portion of the working class, may, by remaining single, save in three or four years, at the longest, the sum required for their removal to North America. To the well-paid sections of the working class, it is easy to save the requisite amount in a much shorter time. There is now no portion of the working classes on whom the precepts of Political Economy, on the subject of population, would impose so great a degree of restraint as is very generally imposed by the members of the middle class upon themselves.

The density of population in most European countries is such, that a large proportion of their inhabitants are never very far removed from that stage of privation which forms the ultimate limit of the possible augmentation of their numbers. In other words, there is in those countries (not except our own) a very numerous class, whose increase is not greatly controlled by the moral or prudential checks; and is, therefore, very much left to the physical checks of want and increased mortality, both among adults, and still more among very young children. Hence the income of the families composing this class is never greatly above the minimum which will support life and health; and in dear years, when this minimum necessarily rises, their income is only on a level with it, and is always in danger of falling below it.

Under these circumstances, if the prudential checks which limit the increase of the more provident portion of the community were removed, and if the least provident were secured for the time against the pressure of want and increased mortality, and the reins were thus laid upon the neck of the natural inclination to marriage and propagation of children, one generation would be sufficient to reduce the whole population of this or any other country of Western Europe to one level of misery.

Hence arises the paramount necessity that in this country, and in every other fully peopled country, the moral checks should continue to act with undiminished force upon those portions of the nation whose increase is at present regulated by them; and that the rest of the population, who disregard these checks, should either be taught and induced to conform to their prescriptions in an equal degree; or, until that can be effected, should not be ensured from such apprehension of, and partial exposure to, the physical checks, as may serve as an imperfect substitute.

It is a great and deplorable evil, that any portion of a community should be subjected in any degree to the action

of the physical checks. But it would be a still greater evil, because more irreparable, if, by the removal of these, without the substitution of restraints of a high order, this lowest portion of the population should be encouraged to multiply until it had swamped all the more provident classes, and involved them in common misery.

Hence one indispensable condition, which ought to be required in every suggestion for elevating the condition of the mass of the nation in an old country, is, that it shall not weaken the efficacy of the moral checks; and that if it is intended to increase the incomes of the poorest class of all (and unless it has this tendency it can only be of partial and secondary utility) its action towards this end should be inseparably connected with the prevalence of the moral checks among them, in a degree sufficient to replace those physical checks, from which the anticipated improvement in their condition would relieve them.

Without the establishment of such prudential checks over the conduct of the poorest class of all, who are not at present much restrained by them, the provision of abundance of food and other comforts for all, supposing this to be by any means effected, would inevitably raise the rate of increase of their numbers to the American rate, if not above it. This increase would soon absorb all the additional resources, with which the improvement in their condition had been effected, whatever might be their nature. And the class would be left as miserable as at the commencement, only with less prospect of improvement than before, because their number would have become more unmanageable.

It is the more important that strong self-imposed restraints upon the increase of their numbers should become general among the working classes, because the partial control of other classes over them, which formerly produced a considerable effect, is not likely to be of much service in the future. During the last century the general anxiety of parish officers, landed proprietors, and tenants,

to keep down the poor-rate, led to so much restriction upon the building of labourers' cottages in agricultural parishes, as to check marriages by the difficulty of finding a dwelling to live in. And the tendency of the system of confining to each parish the support of its own poor, and of the law of settlement, has been to concentrate the attention of a small number of ratepayers and proprietors on the increase of families within their own parish. The extension of the area of chargeability and relaxation of the laws of settlement, towards which opinion tends\*, will greatly weaken the motives to this attention. The particular mode in which the endeavour to limit the proportion of parishes has been made, the diminution of the numbers of labourers' cottages, is repugnant to the views entertained in the present age on the importance of providing superior and abundant dwelling room for this class. The increasing proportion of the whole population who live in towns, where the measures, which may be attempted in small rural parishes, are impracticable, would alone have made an important alteration in this respect.

\* While this work is passing through the press, Mr. Baines has introduced, on behalf of the Government, a Bill for prohibiting compulsory removal of paupers, and enlarging the area of chargeability from parishes to unions.

## CHAP. VI.

ADVANTAGES OF THE PRESENT STATE OF UNLIMITED  
COMPETITION.

THE present state of society may be described as a state, in which every individual is authorised to possess as large an amount of wealth as he can acquire by means, which are not prohibited by law, and no one has anything secured to him, except what he can acquire by his own exertions, unless he succeeds to previously existing wealth. There is, indeed, one important exception to the latter principle wherever a Poor Law exists, since this secures to every individual the strict necessities of life independently of any ability of his own to procure them. But as the relief administered under a Poor Law is only intended to furnish as much as will preserve life and health, individuals are still left to their own resources for acquiring anything beyond this. This feature of existing social arrangements is that which causes them to be so much objected to, and has led to so many schemes for their improvement. The extreme inequality of condition which it produces among different classes of the population, and the very large amount of suffering among individuals which it leaves without effectual remedy, have been regarded as too great to be defended. Confining our view to the subject of the present work, the extreme inequality between the share of the individual working man, and that of the capitalist who employs him, which prevails wherever business is conducted



upon a large scale, has suggested the desire to interfere in some way with the present law of partition between them.

As the fundamental law of the present state of things is that every man may keep, enjoy, or even waste all that he can acquire without breaking the law, however much the amount may exceed his wants, and that no man shall have anything secured to him beyond the parsimonious and disagreeable provision contained in a Poor Law, so the general characteristics of all schemes for changing this state of things is, that they aim at securing to every man a satisfactory provision independently of the efficiency of his own exertions to procure it, and that they interfere for this purpose with the facilities now given to individuals to acquire, spend, or keep more than they want.

The extreme disproportion which the present state of things produces between the incomes and wants of individuals, occasions so much privation and suffering to one portion of every community, while another section enjoys a superfluity of wealth, that nothing could reconcile the mind to them but the perception that they are necessary for the production of some good, which more than compensates for the evil.

The first great and necessary function which they perform is the limitation of the increase of population. The prevalence among the mass of the population of strong prudential restraints on improvident marriages is, as has been already stated, one necessary condition of their well-being: so that, when those restraints are wanting, any improvement in their condition, by whatsoever means it may be produced, and whatever may be its extent, must inevitably be temporary; because the increased facility given to marriages and to the rearing of children by improved command over the necessities and comforts of life will, in one or two generations, produce such an increase of numbers, as will reduce the share of each individual to the same amount as before the improvement. Now all

the existing restraints on the excessive rapidity of this increase depend for their efficiency upon that characteristic in the present state of things, according to which the care of every individual's lot, and that of the family he may choose to call into existence, is thrown upon himself. For they consist essentially in this, that every individual is exposed to fall into destitution and suffering if he disregard them: any social reform, therefore, which would secure to all a comfortable provision, would, if it could be completely carried out in practice, put an end to their operation.

Another great advantage of the present state of things is, that it presents to every individual the strongest and most constant motive to exert himself for the production of wealth by the best application, whether of his bodily powers, or his mental faculties, to this end. Every man knows that there is no limit to the wealth he may acquire, if by superior talent or industry he can surpass others in production, invention, or good management, except the market value of the results he has produced. And all men, except that very small proportion of the nation who have sufficient wealth to enable them to live without productive industry, know that they have no escape from pauperism, or at least decline of their social position, except efficient industry. Thus the immense majority of the nation being drawn forward by hope and desire, and driven on by want, or the fear of want, are constantly under the operation of stimulants to zealous exertion of powerful and almost universal efficacy.

The intense and persevering exertion of body and mind, on which the prosperity and progress of a nation like England or the United States depends, is mainly the result of the intensity of these motives. To be satisfied of this we have only to observe how certainly the efficiency of every kind of productive industry diminishes, in proportion as the operation of these motives is weakened. The inability of a Government to compete with private industry in any oc-

cupation of a productive or commercial character, has been proved by abundant experience, and is universally recognised. The practice of having all work of this nature carried on by contracts with individuals, wherever it is necessary for a Government to be concerned with it, is now always adopted, unless in those cases in which some higher consideration than economy is supposed to require the contrary. In other words, the whole profit of the capitalist, who becomes the contractor, is smaller than the difference between the cost of the same work, when done by Government servants, or by private persons. This is the case, although in this country the heads of departments are usually persons of very superior ability; and the persons employed under them in important positions, are not below the average of the corresponding class in the employment of private capitalists. The explanation clearly is, that the sense of duty, the influence of official regulations and responsibility, and the supervision even of the ablest and most zealous superiors, fall far short of that degree of incitement to exertion, which is required to keep the efficiency of labour up to the standard of private industry. The operation of the same law in a less degree is seen in the smaller efficiency of Joint Stock Companies as compared with individuals, whenever the working of the two in respect to economy, enterprise, and progressive improvement, can be fairly compared. A Joint Stock Company occupies an intermediate position between Government and individuals. The directors and shareholders have an interest in the profits, but only a limited interest. Accordingly, their productive efficiency is also intermediate between that of a Government and that of a private firm. The well-known effect of monopoly or protection in reducing the spirit of improvement and energy against difficulties proceeds from the same principle. In these cases the motives to exertion are only diminished in a very small degree, and yet the effect is often very marked.

There is a well-known anecdote of an eminent Judge,

who, on being asked by a gentleman, by what means his son, who was possessed of a competency, would have the best chance of succeeding at the Bar, said that he only knew one chance for him—that he should first spend all his fortune, then marry and spend all his wife's fortune, and that then he might be expected to apply himself to his profession. This advice expresses the truth, which the general experience of mankind has established, that that high degree of zeal and perseverance in severe and often irksome labour, at which the productive industry of this country is maintained by the pressure of apprehended want, will not be called forth in the generality of men unless that pressure is applied in its most direct and strongest shape.

It is true that other motives besides the dread of destitution, or the hope of rising in the world, are often found to produce great and persevering exertion. Religious zeal, philanthropy, and ambition, often stimulate individuals to as vigorous and obstinate exertion, as the motives of gain or subsistence. But the men, on whom they produce so powerful an effect, are the *élite* of mankind, and are always a small minority of every population. Even in them the effect is only produced by presenting to the mind objects far more exciting than the obscure drudgery, which constitutes the ordinary business of life. If a substitute is to be found for the motives, by which this is at present provided for, it must be such as will act with intensity and constancy on the immense majority of mankind throughout the whole course of their lives. For such are the motives by which 99 out of 100 of the grown-up men of Great Britain are at present kept to regular and strenuous exertion either of body or mind.

Now the tendency of all schemes, of whatsoever nature, for diminishing by artificial means the extreme inequalities of condition among classes and individuals, is to weaken the action of the present motives to industry and invention. For their general object is to secure to every

man a certain share of material wealth, sufficient for his wants, instead of leaving him dependent on what he can make it worth the while of others to give him. And this provision of a minimum must be made by interfering in some way and to some extent, with the absolute right of every man to acquire and keep all the wealth he can. The same tendency prevails in all plans for regulating wages by any rule except that of what the employer finds it his interest to give. The object is always to establish a high minimum rate, which is to be paid to the inferior or ordinary workman, as well as to the man of superior skill and industry. The same effect is produced still more directly by all measures, which make a man's income depend partly or wholly on his estimated wants, and not on the value of his services. All such are based upon the same principle, and have the same tendency, as the system of parish allowances in aid of wages.

It might be going too far to say that the necessary daily work of the world would not be performed, if the intensity of the present motives to exertion were greatly weakened. It is possible that, under very good regulations and very favourable circumstances, men might ultimately be brought to work with that smaller degree of energy and application of all their faculties to their work, which strikes every Englishman or American who visits those southern countries, where men are less tormented by the eagerness of competition and the desire of advancement than in Great Britain or the United States. But it may be confidently asserted that the marvels of industry, which characterise these two countries, are the result of the general intensity of these motives; and that experience does not furnish us with any others, which can be shown to be adequate to the production of the same effects.

Thus the two great agencies, on which the well-being of the mass of every nation must depend, the limitation of population and the production of wealth, depend essentially upon that law of society, the tendency of which

appears in some respects so unfavourable to the poorer classes.

The progressive character of human society proceeds from this law. When men's position is made for them by law or by irresistible circumstances, every thing tends to become stationary. When their position is whatever they can contrive to make it, and nothing else, the exertion of individuals gifted with more than average talent and energy for the purpose of raising themselves to a higher position initiates the progress, which the necessity imposed upon the rest of the community of not remaining too far behind in the race of competition soon renders general. In this way the whole community is kept in a progressive state. Now progress is the law of humanity. Indeed, it is hardly possible for a nation to escape from positive degeneracy and decay, except by maintaining itself in a state of progressive improvement. So far as our experience reaches, it is a truth in substance, though a bull in form, that in the case of nations to be stationary is to retrograde. In all the nations, which have been, or are in the condition, which is called stationary, the form of institutions, arts, and learning, has remained; but the mental and moral energy which gave them life has declined. Every such community has hitherto, after a longer or shorter time, become the prey of some more vigorous race.

The liability of all men in the present state of society to want and distress, except in so far as they succeed in preserving themselves from these by their own exertions, performs a function in our social life analogous to that, which the liability of the human body to hunger, thirst, and pain, fulfils in the individual life. Each is a cause of much suffering; but each suggests and enforces the efforts and attention, on which the self-preservation and health of the natural body or the whole society depends, with an irresistible efficiency, which no other known agents could exert. This is no reason for not endeavouring to diminish

the amount of actual suffering from poverty, any more than the physician's perception of the utility and indispensableness of bodily pain is a reason for his not using every means to relieve his patients from it. For it is the universal and continual liability of men to want and pain, and not the actual infliction of it, which produces the good effects. But the consideration of these good effects may reconcile us to the existence of the liability itself, and make us distrust all schemes, which profess to secure all the members of a community from it. If a physician had the power of chloroforming a human being into permanent insensibility to pain, he certainly would not venture to exercise it.

The physical well-being of a nation, or, in other words, the abundance of the useful and agreeable productions of industry among its members, must be determined by three elements: the amount of its annual production, the manner in which this is distributed among the families and individuals who compose the community, and the sufficiency of the provision for replacing and annually adding to the aggregate capital of the nation, so as to prevent any decline in the national wealth, and to secure its gradual increase. These three elements correspond to the three divisions, into which the subjects of political economy are sometimes classed—the production, distribution, and consumption of wealth. In the preceding chapter the importance of the third element, the preservation and augmentation of the national capital, was insisted on.

It was then shown that by the middle classes, as the principal money-makers and accumulators of property, this function is at present mainly performed. Their great efficiency for this object was pointed out; and some approximation was attempted towards an estimate of the enormous annual addition to the capital of the country, which is produced by their savings. Reasons were there given for the belief, that any change which should have

the effect of diminishing their share of profits, or disturb the absoluteness of their possession of capital in favour of the working classes, would, in the present disposition of the latter, seriously endanger this essential element of permanent prosperity.

In the present chapter, the tendency of the present state of things upon production has been considered. It has been shown that the fundamental law of this state, the dependence of individuals for their share of wealth upon what they can command in the public market of industry, has a very powerful effect in calling forth the maximum of productive force in the community; and that any interference with the law for the purpose of securing to individuals or classes a larger share, than it would give them, could hardly fail to diminish, in a great degree, the efficiency of this force.

It appears, therefore, that the present state of things is favourable to the production, as well as to the preservation and accumulation of wealth. In fact, the objections, which are made to it, turn principally on the third element in the question, the distribution of wealth. The inequalities of this distribution, and the hardships thus produced, are the chief ground of complaint. So far is this the case, that one of the censures directed against political economists is, that they concern themselves too much with providing for the accumulation of wealth in the abstract, and too little with that general diffusion of comforts among all classes, on which the general happiness depends—a censure which shows that the strength of the attack on the working of those natural laws, of which Political Economy is the only exposition, must rest upon the mode of distribution. Now the distribution of wealth, however vast its importance to the happiness of mankind, must, from the nature of the case, be subordinate to its production and preservation: since distribution implies previous production, and must be limited by it; and neither production nor distribution can



continue without the maintenance of the capital, on which the former depends. Hence, no plan for the improvement of distribution can be satisfactory, which would weaken the efficiency of the producing and accumulating energies.

## CHAP. VII.

PROPOSED SUBSTITUTES FOR COMPETITION. COMMUNISM.  
 REGULATION OF WAGES. CO-OPERATION. SUBDIVISION OF  
 LANDED PROPERTY.

DISCONTENT with the present condition of the working classes, and with the supposed action of competition in producing that condition, has led to the proposal of a variety of plans for altering the existing relations between them and the possessors of capital. These plans have proceeded from reformers of the most different characters and schools of opinion; and present every variety of degree, from the revolutionary systems, which would abolish all the fundamental arrangements of society, to the mildest and most partial interference in the details of the manufacturing system. But they may all be reduced to four classes.

The first leave untouched the existing division of the producing classes into capitalists paying wages or salaries and working persons receiving them. But, instead of leaving the amount of wages or salary to settle down to a market rate depending on the proportion of supply and demand, and ascertained by competition, it proposes that these shall be fixed by regulations proceeding from some power or authority, and imposed by it upon the employers.

The second class proceed upon the supposition that existing evils arise mainly from the conflicting interests of the employers and the employed; the former seeking to obtain labour as cheaply, and the others being interested in giving it as dearly, as possible. They accordingly pro-

pose to remedy this by associating the employed with the employers as partners in the produce obtained by the capital of the one and the labour of the other, so that they may have a common interest in the result.

The third class proposes to give to the workers, not a share only in the produce of their labour, but the whole of the proceeds, confiscating in their favour the whole profits of the capitalists. For this purpose, the right of individual property is to be abolished, and the whole capital in a community is to belong to all its members in common.

The fourth plan consists in the subdivision of the land of a country into a great number of small freehold properties, in order that as large a proportion of the population as possible may become peasant proprietors, cultivating their own land by their own labour, and so cease to depend upon wages, or upon any kind of connexion with employers of labour.

There is no established designation for the principle on which the first class proceeds. It will be called, in the following pages, the Regulation of Wages principle. The principle of the second class, which consists in the association of the employed in the profits of the employers, is usually called the principle of Co-operation, a name which is, however, also assumed by the Socialists. The third class has become very notorious in the present day under the names of Socialism and Communism. The fourth class has been termed the principle of Peasant Proprietorship.

The nature and merits of the four will be considered in the following chapters in succession, although not exactly in the same order in which they have been here enumerated.

## CHAP. VIII.

## ON COMMUNISM OR SOCIALISM.

A FULL statement of the objections to the principle of Communism would require an entire treatise. It proposes the subversion of the whole organisation of society, as it exists in every civilised country, and a fundamental change of the conditions under which man has attained his present stage of development. A complete answer to it would involve a vindication of the whole system of human society. But Communism is not likely to become an important practical question, at least in our times. The disposition to improve the condition of the poor at the expense of the rich is indeed very prevalent; and the feelings in which it originates are not likely to diminish in intensity. But this disposition has shown itself in attempts to render property in the hands of individuals available for the benefit of the poor, rather than in systems for abolishing individual property, except in the case of a small number of theorists and of sects insignificant in numbers and influence.

It is true, that during the period, which in France and other countries of the Continent followed the Revolution of 1848, the name of Communists was assumed by or applied to revolutionary parties, which comprised great numbers of men, and for a short time appeared sufficiently powerful to excite considerable alarm. But with the mass of these men, and with a part of their leaders, Communism was rather the war-cry of an attack upon the rich and on all existing institutions than the name of a definite system to be substituted for these. What they valued

in Communism was chiefly the conclusions, which could be drawn from the negative part of its doctrines in favour of the confiscation of the property of the rich, and the assertion of the equal right of every man to everything. But the positive part of Communism, the new social mechanism for providing for the production, distribution, and consumption of wealth on joint account, which is proposed to be substituted for existing social arrangements, is the part, on which the merits of the system must depend. Of this mechanism so complicated and all-pervading, and requiring so much abnegation of individual objects, and such absolute and universal submission of individuals to the laws of a community, the revolutionary factions of 1848 can have had very little idea; and they were certainly quite unfitted for carrying it into effect. In short, they were rather Levellers than Communists. Communism continues to be what it has been, the Utopia of a certain class of speculative men. The mass of mankind, in any attempt which they may make to benefit themselves at the expense of property, will continue to prefer measures interfering less with their ordinary ideas and practice. They may be tempted to borrow from the Communist system the maxim, that no man ought to have more enjoyment of property than another. But they will not relish its other maxim, that no man ought to have any property at all of his own, nor be at liberty to use his exertions for his own advantage, nor live in his own way. If all the property of any European country were to be confiscated, and made common to all the population, the first thing, which a very large majority of them would wish to do, would be to divide it again amongst the entire population, so that each might do what he liked with his own share.

Other kinds of remedies for the evils of the working classes are, therefore, more likely to find favour both with them and with their advocates among the other classes. For this reason, only a few observations will here be made

on Communism, before passing to the examination of the schemes, which are of more immediate importance.

The grand characteristic of Communism is, that it proposes to supersede or to reduce to inactivity the chief motives to exertion, by which men are at present stimulated to industry and useful invention. These motives are the desire of each individual to better his condition, or, at least, to save himself from want, and his desire to provide for and advance his family. The continuous, energetic, and nearly universal action of these motives has created the incalculable mass of wealth which is possessed by the great European States. It has raised their people from the state of poverty and rudeness, in which we know them to have existed in remote times, to their present stage of productive power and material civilisation. Communism reduces these motives to a minimum. According to its principles, the whole benefit of each individual's exertions is to be shared by the community at large; and the share of himself and family in this benefit will therefore be, in almost all cases, insignificant. The motives, which Communism substitutes for the sense of individual and domestic interest are duty, benevolence, and public opinion. Sense of duty and benevolence are real motives of human action. They exist in all men in some degree, and in a very eminent degree among a minority—the *élite* of humanity. But they are not found in practice to act in such a continuous and energetic manner over the mass of mankind, as to stimulate them to resolute life-long exertion and self-sacrifice. The third motive—respect for public opinion—has a very general, though far from universal, efficacy in preventing men from doing what is stigmatised as flagitious by society, and compelling them to do anything, the omission of which is marked by it as disgraceful. It might prevent all but a small minority of men from positive avoidance of labour under a system of Communism. But it is only in the minds of a minority of men that regard for the opinion of others, under the name

of fame or glory, is a passion energetic enough to stimulate to great and continuous exertion, beyond the amount which will save from positive censure. Now to maintain the productive industry of a country like England at its present rate, and, still more, to secure its continual improvement, requires a higher degree of exertion than this. It is precisely those works of supererogation of the body, and still more of the mind, which cannot be imposed upon a man by external regulation, but which he finds in himself the power and will to accomplish under the spur of strong motives, which are the cause of all excellence and progress in industry, as in every other department of human action. These motives must be such as will act alike upon the good and bad, the fiery and the torpid natures. They must act with sufficient force not only on exciting occasions, and with exciting objects, but throughout the patient and obscure labours of industry. We know from experience that self-interest and family interest are such motives. Experience certainly has not shown what the higher moral feelings are; it rather proves the contrary.

Communism avowedly abolishes the right of individual and family property. But it also abolishes in fact the right of individual freedom and domestic independence.

Where each individual has nothing of his own, and is incapable of acquiring anything, he must accept in the most absolute manner the condition which the community may make for him. Where each individual is supported by the community, the latter will be entitled to the disposal of his time, and his faculties, both of body and mind, for the purpose of securing the contribution of his services towards all the objects, to which it may think proper to direct them. In these two respects, his condition will be the same as that of a slave. There will, indeed, be this very important distinction; that if the community be governed democratically, he will have a vote in the decisions, to which he will afterwards have to

submit. But although this right will give a dignity to his position, which is wanting in that of the slave, and the equality of position imposed upon all will prevent oppression in its most ordinary forms, the loss of his individual freedom of action will not be the less complete.

The consideration of a single instance, in which the interference of the community with the conduct of each individual would be imperatively required, will give an idea of the extent, to which the abnegation of individual independence would have to be carried. Under the system of Communism the restraints, by which the increase of population is at present regulated, would lose their efficacy. Prudential motives would have no influence on individuals under a state of things, in which no man's condition would be made better or worse by anything he could do: and the pressure of want, and increased mortality, which limit the multiplication of the classes who do not govern themselves by prudential motives, would not, under a system according to which all must necessarily share alike, fall upon any individual, unless through the degradation of the whole community to the same level of misery. Hence population would increase at the American rate, or faster than the American rate, until it was brought to a stand by universal misery and want of food, unless some new kind of restraint were substituted for the present checks. The only restraint which can be supposed sufficient for the purpose, would be the regulation, by the authority of the community, of marriages, or of the production of children. This authority would have to decide, on a comparison of the population with the productive resources of the community, how many children ought to be added to its numbers in every year: and it must next determine, who among the adult members shall contribute to the production of this number. All beyond the requisite number of couples must be condemned to sterility, or, at least, be compelled to wait for a vacancy. Without the strict enforcement of some such



system, particular couples might throw upon the community a disproportionate number of children, to be supported by the labour of those, who might be disposed to practise abstinence for the general good. The consequences, which would naturally follow from the Law of Population, combined with the removal of the existing checks, have been fully recognised by systematic Communists; and they have not shrunk from the proposal of measures adequate to preventing them. Into the character of these measures, in a moral point of view, it is not necessary to enter here. But what has been said will serve to show the extent of interference with individual freedom and privacy, which Communism requires; since even that part of man's life and feelings, which is usually kept the most sacred from the intrusion of strangers, would have to be subjected so entirely to a public authority.

Another consequence of Communism would be a very strong tendency to suppress originality of mind or character in individuals. One of the chief maxims of Mr. Owen is, that man's character is made for him, and not by him. This maxim, applied to the condition of individuals under a Communist system, conveys an important truth, though not exactly the truth intended by its author. Their characters would in truth be made for them so completely, as almost to exclude the processes of individual development and self-training, by which alone a man can rise greatly above mediocrity and intellectual routine. Under a state of things, in which each man must do nothing from his own views, but must have and do precisely what may be assigned to him by authority on the principle of general equality, either there would be no originality, or its possession would be a cause of continuous and grievous suffering to the possessor. Originality implies difference from the generality of men; and the generality of men dislike and judge severely, and

often unjustly, those who differ greatly from themselves. Mediocrity is hostile to genius, at least until genius has established its reputation beyond the possibility of dispute : and Communism would be the despotism of mediocrity ; since the numerical majority would not only possess the power of directing public measures, but the inspection and arrangement of each individual's daily life. In the present state of society, those who advance far beyond their contemporaries in anything are often placed in a painful position. To live without sympathy is generally their lot during a great part of their lives ; to encounter obloquy and opposition is often so. The men who bring the most valuable contributions of discovery, invention, or reformation to their age are often in the situation of Columbus when he went from court to court offering in vain a new world to sovereigns and statesmen, who treated him as a visionary or an impostor.

Hitherto such men, when their originality is of a very marked character, have been fortunate, if in the beginning of their career they have only been neglected as visionaries. More frequently they have on one ground or another been persecuted as if they were criminals. Still, in the present state of society, the freedom of individual life gives to such men the small standing-point desired by Archimedes ; and from it they at last move the world. But in a Communist society every such man would be obliged to suppress all ideas which were not appreciated by the rest of the community, and to fall back on the first summons into his place in their ranks.

One of the great evils, to which a purely democratic state is exposed, is the tyranny of the majority. This is very severe, where it only acts through political government and public opinion, and leaves the region of domestic and individual life undisturbed. Under Communism it would invade both, and leave no part of man's life, in which he might be anything different from what the majority might approve.

The exclusion of so large a part of the motives by which men are at present impelled to extraordinary exertion, and the discouragement of originality of thought and action through the universal restriction of individuals to the general *régime* of mediocrity, would tend to keep a Socialist community in a stationary state. Human progress has hitherto been the result of the extraordinary exertions of a small proportion of mankind, who, by the use of great original talents of various kinds, have first raised themselves to a higher level than that of their contemporaries, and have, after a longer or shorter interval of isolation, drawn up others after them by the effect of their example. Under Communism, both the motives of such exertion and the freedom of acting contrary to the judgment of the majority, which it implies, would be at least greatly diminished. When the whole life of men is to be in common, when every man is to do, have, and be just what others may decide to be good for all, either there must prevail a very high degree of unanimity of opinion, harmony of inclinations and universal good feeling, or a large amount of discontent and discord must be produced. In such a case there is no middle state between a very beautiful moral harmony pervading all the members of the community, and liability to continual and violent discord. Marriage, which is a sort of communism for two, is a proof of this. Community of interests and living is only rendered possible in marriage by the mutual attraction and adaptation of the two sexes, and by the accumulated divine and human sanctions with which this most important of all social institutions has been surrounded. And, notwithstanding all these influences, the maintenance of harmony in a connection so very close, that every difference is liable to become a discord, is often found very difficult. This argument ought to weigh with Communists, who have in general considered the maintenance of harmony in the permanent union of marriage

so impracticable, that they have proposed to abolish the institution.

The only cases of societies established on the principle of community of property of which we have any experience, are societies founded for religious objects, and governed on religious principles. Such are the communities of the Moravian brethren, and of some small sects in the United States, and the monasteries and convents of the Roman Catholic and Greek Churches. In all such cases the religious principle has acted in two ways in rendering the communist system practicable. It has supplied motives for zealous obedience and activity, independent of all views of individual temporal gain; and it has inspired contentment and mutual forbearance. It has thus obviated, to a great extent, the objections to the system. Hence, so long as religious fervour is general among the members of such societies, the system may work well for the objects contemplated by its founders. When that fervour declines, and leaves the lower principles of our nature in their ordinary degree of force, sluggishness, discord, and degeneracy begin. If the Apostles had not been restrained by a higher wisdom from erecting into a system that spontaneous burst of communist feeling, which made the first Christians bring their possessions to them for the general use, the early Christian churches might have exhibited, for a considerable time, the spectacle of orderly, industrious, although unprogressive, communities. But experience furnishes no evidence that any feeling, short of the early fervour of devotion and Christian love, can so melt the hardness of men's hearts as to fuse a numerous body of men into permanent community of interests and life. The religion, which teaches as one of its chief precepts, that every man should love his neighbour as himself, is the only power, with which we are acquainted, which could make every individual of a large community exert himself as zealously for the good of all as men now exert themselves for their

individual advantage. It is certainly not to religious feelings that the Communists of the present day look for the success of their systems.

One reason why the principle of community of goods has often been applied to religious societies with success as far as the objects of their foundation were concerned, is, that the accumulation of wealth, and improvement of the useful arts, have been so far from being among those objects, that they have in general been deprecated as a danger and an evil. Simplicity of living and moderate income, if not absolute austerity and poverty, have in general been desired as part of the constitution of the society. Hence some of the very reasons, for which community of goods has been suited to such societies, are proofs of its unfitness for the purposes of ordinary life.

It is to be remarked, in connection with the subject of this essay, that Communism, if it were established in indisputable supremacy, would only partially remove the supposed influence of conflicting interests and inequalities of condition.

For in every Communist plan which has been proposed, and indeed under every form of the principle which can be supposed practicable, the principle of community of property and labour is restricted to an association moderate in numbers, and collected within a very limited area of land. Hence all commodities, for which each association might have occasion, and which were not produced within the association itself, would have to be obtained from other associations by some form of barter and purchase, as at present. An agricultural community located in Kent must procure its coal from a collier community at Newcastle, its metals from a mining community in the mining districts, and its sugar from a planting community in the West Indies, and must engage the services of a nautical community on the banks of the Thames to convey the latter across the sea. The only way in which this necessity could be avoided would be for each community

to confine itself to the produce of its own land, renouncing all the advantages arising from the variety of natural productions in different regions. In this case the Kentish community would soon be reduced to poke up the ground for a crop with sticks for want of iron tools, and to dress in sheep skins for want of other materials for clothing or machinery for working them up. On the other hand, the institution of separate property in each community, as against its neighbours, would produce selfish interests and their consequences: and the varying circumstances under which different communities would be placed would lead to the increase of the wealth of some and the decline of that of others. Thus the general equality of condition which it is intended to establish would soon cease to exist.

In short, Communism must resolve itself in practice into the establishment of very numerous partnerships, the members of each having a common interest as among themselves, but the whole body having a separate and often antagonistic interest as against all surrounding partnerships.

## CHAP. IX.

## ON THE SYSTEM OF REGULATION OF WAGES.

THIS title is here used in the widest sense to denote every attempt to fix the amount of wages, or other remuneration for services, at a rate different from that, to which it would settle, when left to the natural action of supply and demand.

This attempt may be made by direct legislation. In former ages, legislation having this object was not uncommon. The English Statute Book exhibits statutes of labour, fixing the rates of wages at which different classes of working men were to be bound to work, and which it was made penal for them to exceed. In those times the object was to depress wages below the market rate. In the present day there is no danger of legislation being perverted to the accomplishment of so iniquitous an end. But if the views which are prevalent among the working classes of this and other countries be carefully observed, it will not appear certain whether, if a political constitution should be established, in which the men working for wages should predominate, the proposal to revive the principles of Statutes of Labour for the opposite purpose of raising the rate of wages might not be received with favour. Another form, in which the intervention of Government might be attempted, for the purpose of raising wages to a higher level than that which the law of supply and demand tends to establish, would be that of a provision of any kind for the poor, whether from the Treasury, the Poor Rate, or any other public fund:

if this provision should not be confined, as at present, to the mere necessities of life, and accompanied with irksome conditions, but be based on the principle of giving to every individual such an amount of income as might be decided on as the proper minimum of wages. Any measure of this kind would be as real and forcible attempt to regulate wages, although by an indirect process, as a statute of labour; for if the working class could at all times command a comfortable public provision, they would of course be able to refuse to work for the capitalists, unless on terms which would give them more; and as the capitalists would have to bear, in the shape of taxes or rates, a great part of the expense of such provision, they might be under the necessity of preferring an advance of wages as the less loss of the two. That the idea of such measures being resorted to in a Government, in which the principle of interfering in any way with the natural effects of competition has once been admitted, may be seen by what occurred in Paris in 1848. The *Droit du Travail*, which became so conspicuous a phrase during the short, but very instructive career of the Provisional Government, meant the right of all working persons to be provided with work at proper wages by the State, whenever they could not obtain it from individuals: and what should be deemed to be the proper rate of wages was to be determined by the Government. If such a principle had been established and enforced, the employers of labour throughout France must either have given constant employment to all the working population at what might be decreed to be the proper rates of wages, or they would have had to contribute towards paying an equal amount to the same class, without getting the benefit of their labour. In England, the idea of using the institution of the Poor Law for a similar purpose is not altogether a novelty. All that would be necessary would be to abolish or neglect the workhouse test for the able-bodied, and to make the condition of the pauper tolerably comfortable. The working



men might then, with perfect security, insist on any rate of wages which they might agree to demand. If this were refused, they would fall back upon the poor-rate, and cause themselves to be maintained at the expense of the class of employers who form the bulk of the rate-payers.\*

The adoption of any measures of these kinds is, of course, little to be apprehended from any Government which is not friendly to what are called by a certain school the Rights of Labour — that is, the right of the working men to receive a better remuneration than the competition of the market assigns to them. Hence the only means, by which the working class in this country can at present endeavour to enforce their views respecting the rates of wages and other conditions of their connection with capital, are combinations among themselves, and the refusal to work for masters who do not agree to their terms.

All plans for regulating wages are in opposition to the doctrines which have been stated in the Third Chapter; viz., that the rate of wages is necessarily dependent upon the proportion between the number of labourers and the funds for paying them; and that the market rate of wages is always as high as the amount of those funds renders possible at the time. If the regulating authority attempts to fix the rates higher, it prescribes what cannot be carried out. If it should happen to fix them at that precise level, it has only done, at the expense of much trouble and complexity, what would have been done better without it. But besides this fatal objection to the principle of regulation, there are others which apply to the mode of its application.

Two things are essential to the system of fixing wages

\* During the Lancashire strike now going on (Dec. 1853), a similar idea of the use to which the Poor Law may be put has been suggested. The refusal of out-door relief to the able-bodied is at present the obstacle to such plans.

by regulation — a regulating authority, and a rule or principle for it to decide by.

The only kind of authority for regulating wages which has existed in this country in recent times has been that of the combinations of workmen, formed for the purpose of dictating terms to their employers. But the great amount of evil which these have produced, by strikes and in other ways, has led to the suggestion of other arrangements for the purpose.

One view, which has been put forward in the present day, is, that the terms of the connection between the working men and their employers should be adjusted by the friendly mediation of individuals not belonging to either class, but accepted by both as arbitrators. According to this plan, the advantage of impartiality in the arbitration is to be secured by entrusting the regulation of the affairs of each trade to men who know nothing about it. Another is, that the same result should be sought by the appointment of committees consisting partly of workmen and partly of employers. This would only be giving a somewhat different form to the direct discussion of their respective interests between masters and men, which is at present found to be attended with so much difficulty.

But the difficulty of selecting the regulating authority is of secondary importance compared to the impossibility of discovering rules by which its decisions are to be governed. All proposals for regulation must either proceed upon the recognition of the principle that the market rate of wages, as fixed by the action of supply and demand, is the only true standard; or they must assume that some other measures should be substituted, which will give a different result. In the first case, every day's experience of commercial transactions shows that the market rate of anything is soon found between buyer and seller, without the intervention of arbitrators, and much better than they could determine it. If this is not at present the case with respect to wages, the chief cause is to be found in the pre-

judices and animosities which result from the imperfect recognition of the law of supply and demand itself. The remedy for these is, therefore, rather to be found in the diffusion of more correct views on the subject. If, on the other hand, the office of the mediators is not to be confined to the enforcement of a market rate determined by supply and demand, but they are to be guided by some other rule, it is indispensable that these rules should be clearly expressed and agreed to by both parties before any confidence can be placed in such a mediation. It is certain that there is at present no such agreement in any rules of this kind ; and the next point to be considered is, whether any such rules can be found.

The very principle of regulation assumes that there is in each case some proper rate of wages which can be distinguished from all rates above and below it, according to some definite rule: and the whole condition of the two great classes of workmen and capitalists, and the proper action of the whole productive power of the community, would be dependent on the right use of the regulating power, if such were established, whatever might be its nature. It is no less necessary that the community in general should be satisfied that the regulation has been properly accomplished, than that it should have been so accomplished in fact: for any contrary opinion would necessarily excite a sense of injustice and violent discontent in the class which supposed itself injured by the decision. So long as the principle is recognised, that the proper and only price of labour, like that of all other things, is that which it will naturally command in the market, this sense of injustice does not arise. But when it is believed that there is a different rate, which is the proper rate, and which it is the duty of some controlling power to determine, the feeling of oppression to one class or another will arise whenever it is believed that this power has not been correctly exercised.

The difficulty of finding any rules, by which a natural

and proper standard of wages may be established, cannot be understood by referring to the proceedings of the combinations of workmen in the present day. For their object, when they strike, or otherwise attempt to impose terms on their employers, is simply to obtain a certain amount of advance on the existing rates. Thus the demand of the operatives in the cotton manufacture in the autumn of 1853 has been for an advance of 10 per cent., or for a return to some rates alleged to have been formerly paid. They take the rate of wages, which has been previously established by competition, as a basis, and try to increase it to some per-centage, to which they suppose the masters will submit as a less evil than the loss and inconvenience which they will sustain from a strike. But if regulation is to be substituted for competition, as the primary law of wages, this course of proceeding will not be applicable. No rate of wages established by competition will any longer exist, and the proper rate must be found by some independent principle, sufficiently definite to lead in each case to a precise arithmetical result. No such principle has ever been suggested. No one, either among the working classes or in any other social position, has ever proposed, as a substitute for the natural operation of the law of supply and demand, any rule which would bring out a definite arithmetical result as the proper rate of wages under given conditions. All censures of the present division of the produce of labour between the employer and the employed, all attacks upon employers for not paying more than the rate which competition imposes on them, assume that there is some natural rate, different from the actual market rate. But this natural rate is referred to in too general terms to furnish any practical rule. Such phrases as "a fair day's wages for a fair day's work," "a fair and reasonable division between the employers and the employed," are the kind of expressions usually employed in these cases. But these assume that the rule is already found. They furnish no assist-

ance towards the discovery of it. The market rate of average wages depends, as has been seen, on the proportion between the total amount of the funds applicable to the employment of labour at any moment, and the total number of working persons at the same time. The subdivision of these funds among different classes of labourers depends on proportions as definite, though more complicated. These definite proportions between different quantities necessarily lead to definite numerical results. To arrive at these by calculation would, indeed, transcend the power of human intelligence and knowledge. But the competition of the market brings out results in accordance with them without any calculation at all. If any artificial regulation of wages is to be substituted, it must not only be founded on proportions between quantities equally definite with the above, but it must be within the ability of the regulating authorities to ascertain these with exactness, and to follow them out to their results in the precise amount of every man's weekly wages.

The language which is used in describing the proper rate of wages, by those who speak of it as some rate different from that which competition fixes, and who recommend that such supposed rate should in some way be obtained by some agency for the working man, is usually so vague that it is difficult to arrive at any distinct idea of what is meant. But there are two notions, one or the other of which generally appear to be at the bottom of the speaker's mind in such cases. Either it is supposed that wages ought to be regulated by men's wants, so that the working man shall never receive less than will satisfy these. Or the idea is, that he is entitled as a matter of justice to some proportion of the value produced by his labour, and that this ought to be secured to him. The possibility of applying the former rule depends on the possibility of fixing a scale of man's wants. This is certainly impossible. Men's wants are not a fixed quantity, but vary indefinitely according to

their habits, their means, the disposition of individuals, and the example of those around them. When the condition of a class is improving, the extent of their wants is constantly on the increase. Wherever men have any aspirations after improvement in their condition, the only real measure of their wants in their own minds is that of the condition next above their own, at which they are striving to arrive. As soon as this is attained their standard is again raised a little higher. It is, indeed, this disposition of man to be indefinitely and constantly increasing in his estimate of his wants, which is the cause of human progress. The day, on which his wants should become a fixed and measureable quantity, the progress and life of the world would be at an end.

There is, indeed, one standard of man's wants which admits of being ascertained with some approach to accuracy. This is that minimum rate of income, which will furnish him with the absolute necessities of life, that is, with the cheapest and most scanty supply of food, shelter, and clothing with which he can sustain life. But as all schemes for regulating wages in the interest of the working man are intended to give him much more than this minimum, it can be of no use in furnishing a foundation for them. And when we go one step beyond this minimum, we enter upon an ascending scale of successive small improvements in his way of living, at no one of which is it possible to step, and fix on that as the natural measure of human wants.

The other idea is, that there is some certain proportion of the products of labour and capital combined, which it is just and fair for the labourer to receive. To give this idea a definite meaning, and render it capable of application in practice, it would be necessary that it should be stated what this proportion is. But this is never done. General phrases implying that there is some such just and reasonable proportion are frequently used, but no rule is supplied for fixing it. It is usually implied that it is a

proportion which will give higher wages than the actual market rate. But no definition is given which will show why it should exceed this in one ratio rather than another.

One very serious evil in all attempts to regulate wages is their tendency to remove or diminish the differences between the earnings of inferior, of ordinary, and of superior workmen. When the earnings of every workman depends entirely upon the rate at which he is able to sell his labour to an employer, the earnings of individuals will vary according to the comparative value of their labour, judged both by quantity and quality. In this way the motives of self-interest, which are the chief spur to great exertion among the classes who are engaged in business on their own account, are brought to bear to a considerable extent upon the class who work for the account of their employers. But the object of all regulation of wages, whether by the dictation of Trades' Unions or any other means, is to impose upon the employers a high minimum of wages, which they must pay to the whole number of labourers whom their business requires, whatever may be their merits. Thus less margin is left for the payment of wages above the average to the superior workmen; and inferior hands are secured from reduction below the full established rate, unless they work so badly as to be discharged altogether. Trades' Unions being governed democratically for the advantage, or what is supposed to be the advantage, of the majority of their members, and the ordinary and inferior workmen being always a majority, they have no motive for directing their measures to obtaining any peculiar advantages for the men of superior skill and industry. Indeed, they are likely to think that their interest lies the other way: and the feelings natural to the generality of men will make them very little disposed to assist in elevating their companions over their own heads. The history of combinations of workmen in different trades would furnish an abundant commentary on these positions. The Regulation

of Wages is the Protective System applied to labour, and its tendency to diminish exertion and invention is the same in the case of the working class as in the cases of the manufacturing and commercial classes.

Belief in the advantages to be derived from the interference of some controlling power in regulating the operations of human industry was very general during the Middle Ages. As soon as manufactures and commerce emerged from the contempt and insecurity by which they had been depressed during the dark ages, and came to be considered proper objects for public encouragement and assistance, the fostering care of authority was shown chiefly in the multiplicity of regulations, restrictions, and special privileges limited to a few. These have been condemned one after another by the increasing experience and intelligence of more recent times. The system of regulation and restriction has been gradually relaxed in all the European nations. In this country almost the last remains of it have been swept away within the last few years. The regulation, or attempt at regulation of wages, hours, and other conditions of labour, by the force of Combinations and Unions, and in some cases by the authority of Parliament, are the only considerable instances of adherence to a system which we have in all other cases abandoned.



## CHAP. X.

## COMBINATIONS AND STRIKES.

THE contrivance, by which the working men of this country have hitherto attempted to regulate wages for their own advantage, is the formation of combinations of the workmen of particular trades for the purpose of prescribing rates of wages and other conditions to their employers.

The simplest form of combination is the union of the workmen of a single employer for the purpose of obtaining advanced terms from him under the threat of refusal to work. But such a combination, if it stood alone, would in general be quickly defeated by the employer obtaining other hands in the place of those who had struck work. To prevent this the combination is extended to all the workmen in a trade; or it at least seeks to extend its influence in such a degree, that the master against whom his own hands have struck shall not be able to procure a sufficient number of competent workmen from any other quarter. Or the strike may extend to all the masters in the trade, or to a greater or smaller proportion of the body.

When arrangements of this nature are tolerably complete, the object of stopping the business of the masters may be accomplished in a very great degree, and much loss of profit and even diminution of capital may be produced. Nevertheless the final result of the struggle will generally be favourable to the masters. For if the loss of profit and risk of capital is a great hardship to them, the loss of wages is a privation which the operatives are still less able to bear for any prolonged period. They are likely, therefore, to be the first to give way.

Experience of this weak point in the position of the

workmen has led them to introduce a further improvement into their management of the war of strikes. The process of coercion is confined, in the first instance, to a single manufacturer, or a small proportion of the whole body of manufacturers. The workmen of the individual or individuals selected for attack strike, and all other members of the combination refuse to take their places. The hands thus thrown out of work are supported by contributions from the hands of all the other manufacturers who are still at work; and as they are only a small proportion of the whole number, it is possible for their companions to support them for a long time. The loss to the manufacturer, or the few manufacturers whose business is stopped, may thus become very serious. It will be aggravated by the fact, that his rivals are profiting by all the time which he is losing, and taking away his customers. Hence the individuals attacked by this new form of blockade would probably succumb. The same form of siege would then be made use of against others in succession; and the whole body of manufacturers would in time be brought to submission.

Accordingly, at this stage in the contest, the other manufacturers, who have not yet been the victims of the strikes, feel the absolute necessity of combining measures to support those individuals who have been first attacked, and preserving themselves from being reduced one after the other. The plan of their counter-combinations for this purpose varies according to circumstances. Sometimes they decide that if the workmen of one master strike, all the other manufacturers shall close their works; so that the hands who have thrown themselves out of work shall not be supported by those who remain in. In other cases they require from the hands whom they continue to employ, an engagement not to assist the turn-outs. A third method is, that all the manufacturers whose business continues shall agree to compensate those who have been compelled to stop. This measure is copied from that part of the

workmen's plan, according to which the hands who are earning wages subscribe to support those who are out of work.

The masters have sometimes been censured for resorting to lock-outs, or any form of counter-combination, even by persons who do not approve of the proceedings of the workmen's combinations. But it is difficult to see what other course they could have adopted.

However fully convinced the master manufacturers may be of the evils of the whole system of combinations, it does not appear that they have any alternative than a resort to some kind of counter-combination, when the policy of the combinations of the operatives have been brought to the degree of refinement which has been last described. Either they must defend themselves by some method of counter-combinations, or they are likely to be reduced, one after the other, to surrender at discretion. It is very desirable that all bargains should be between individuals according to the state of the market. But where a great combination exists on one side, isolated individuals can have no chance against it when its whole force is brought to bear against them. It is true that, according to the laws which govern wages, any elevation of wages which might in this way be enforced, could not be permanently maintained. But the existing generation of manufacturers might be half ruined, and a considerable part of a manufacture driven into foreign countries before the last results of the process were worked out.\*

\* In Lancashire the masters have met the strike of the operatives with a lock-out. The following extract (Times, Dec. 3rd, 1853) is an example of the other form of counter-combination, which consists in counteracting the effect of the contributions of the operatives who continue at work, towards the support of those who have struck, by corresponding assistance from the employers towards those of their body who have been subjected to the strike. The correspondence between Messrs. Swire and Lees which follows, exhibits a further development of the principle of combination. Those gentlemen are required to compel some of their workmen, by the threat of dismissal, to subscribe to a fund, the destination of which is to coerce the masters, their own firm included.

A counter-combination of the employers, if carried out with firmness and good faith, will, under ordinary cir-

"It will be recollected that at Wigan the great bulk of the colliers returned to work, singling out Messrs. Brancker and Co. and another firm to be exceptions. The men belonging to these firms were to stay out and be supported by those in work till they got the ten per cent., and then the other masters were to be taken in turn, and dealt with in the same way. The masters, at a meeting on Thursday, hit upon an expedient to defeat this monœuvre without another open rupture, which will no doubt be quite successful; it is to supply the masters whose works are idle, with coal and cannel to sell, from the pits in work, until the men return to work.

"The following is a curious specimen of the attempt made by workmen to dictate to their employers. It is an address of the colliers at Dukinfield, near Ashton-under-Lyne, to Messrs. Swire and Lees, their employers.

"To MESSRS. SWIRE AND LEES.

"Gentlemen, We the miners under your employ feel very sorry that we are Compelled to give you any Truble Concerning any of your men but we are Compelled to Do so at this time and we Consider it as duty incumbent upon us to inform you of it as we do not wish to take any steps that would Cause any unpleasantness to take place betweext you and us But on the Contrary we wish allways for both you and us to work peacebly together for we are fully Convinced that strikes are bad things for the employer and the employed and the Public at Large So we hope that you will help us to keep your Colliery at peace there is a few men under your employ That will not do as other men do and that is soport their Trade we are afraid that if they are not forced to do as the Rest of the men do that are under your Employ that it will cause some uneasyness to take Place at your Colliery so we hope that you will use your influence to prevent so great a number of your men to have to stop to work for the sake of two or three bad men that does not Care whether your works are Stopped or not we hope that you will oblige us in this Request

"We remain Truly yours

"The Miners under your employ."

"The names are as follows—(four names are given).

"dukinfield nov. 28. 1853."

Messrs. Swire and Lees returned the following answer:—

"We have received a note stating that it is from the miners in our employ, in which it is indirectly demanded that we should compel certain men to contribute a portion of their wages to support the Colliers Union, and in case of our refusal a turn-out is threatened. Such a course of proceeding on our part would be most unjust and illegal. After we have paid a man his wages we have no right whatever to interfere with him as to the mode of spending such wages; and we quite agree with the remarks made by the late Lord Chief Justice Tindal, one of the most popular and eminent judges that ever sat on the English bench, in addressing the grand jury of Staffordshire, where he observed, 'If there be one right which above all others the labourer ought to call his own, it is the right of the exercise of his own personal strength and skill, or the full enjoyment of his own free-will, altogether unshackled by the control or dictates of his fellow-workmen; yet, strange to say, this very right;

cumstances, turn the scale again in their favour. For what was before observed of the contest between a single manufacturer and his workmen is true of the whole body of masters and workmen in any trade. The masters can do without profits for a longer time than the workmen can live without wages. The latter are therefore driven to seek for support in a still wider extension of their system. The workmen of one trade, who are on strike, appeal for support to the workmen of all the other trades in the Kingdom for contributions to enable them to continue out for a long time. And as the hands of any one trade bear a small proportion in number to the hands of all the other trades, it is supposed that the latter may give sufficient assistance to the former without any excessive sacrifice. In this way the plan of supporting the hands of one master against him by contributions from the hands of all the other masters, is enlarged to the support of one trade at a time by all the other trades.

The strikes in Lancashire and other parts of the North during the autumn of 1853, have presented all the successive stages of the campaign of strikes, which have been described. The last step in the process, viz. — the support of the particular trade which is out on strike by contributions from all the other trades in the Kingdom, has only been carried out in these cases in a very imperfect and inadequate manner. Appeals have been made by the delegates of the operatives engaged in the contest to the working men of London and other places, and subscriptions have been procured in this way. But there is no probability that the sums received in this way will be

which the discontented workman claims for himself to the fullest extent, he does, by a blind perversity and inexcusable selfishness, entirely refuse to his fellows who differ from him in opinion. It is unnecessary to say that a course of proceeding so unreasonable in itself, so injurious to society, so detrimental to the interests of trade, and so oppressive against the rights of the poor man, must be a gross and flagrant violation of the law, and must be put down, when the guilt is established, by a proper measure of punishment.'

“Office, Newton-wood, Dec. 1.”

sufficient to support the very numerous body who will be dependent upon them for any considerable time; and the contest may be expected to result in the eventual defeat of the operatives, if the masters continue united. Besides, the masters have the resource of procuring workmen or workwomen unconnected with the trades, and training them, at a certain sacrifice of time and profits, to take the place of the regular hands. Still enough has been shown in the speeches and proceedings of the leaders of the movement to indicate what is proposed to be the complete organisation of a system of strikes, according to the most recent improvements in the principle. Any particular body of workmen on strike are to be supported by contributions from the working population at large. The levy and management of these contributions will require some organisation of the workmen of the Kingdom at large analogous to the organisation of the workmen of a particular trade into a Trades' Union. Accordingly the leaders of the Lancashire strike of 1853 have proposed the plan of a meeting of delegates of workmen of the Kingdom at large, to be held in London; and they have given to this supposed assembly the significant name of a Labour Parliament. If this idea could be effectively realised, the whole of the working classes of the nation would be combined under a government of their own for the express purpose of forcing the possessors of property to concede to them a larger share of the national income than they at present possess, and of imposing upon them such other regulations as might be decided by such an authority to be just and advantageous to the poor. It is easy to see the political tendency of such a scheme—how infallibly demagogues would avail themselves of the irritation in the minds of the delegates and of their constituents to divert such an assembly from purely industrial arrangements to the discussion of the political rights of the working classes—and how inevitably the experience of the delays, failures, and sufferings in-

volved in the attempt to coerce the masters by the system of strikes, would suggest the idea of political change as the means of placing a more effective instrument in the hands of the working class. The Chartist agitation, which was rife a few years ago, produced no results, and has died away. The assertion of the abstract political rights of the working class, which was its basis, was not in itself sufficiently exciting to the mass of that class, and was not directly connected with the promise of an improvement in their material condition. For great numbers of the labouring population the purely political doctrine of Jack Cade's scheme of social reformation, "It is said, Labour is thy vocation; which is as much as to say, Let thy magistrates be labouring men," is of little value unless it is connected very directly with his practical conclusion, "There shall be in England seven half-penny loaves sold for a penny, and the three-hooped pot shall have ten hoops." But if an agitation for the acquisition of these supposed rights were to be engrafted upon a general organisation for the raising of wages, and represented as the necessary and only effectual means of attaining this latter object, it might come home to the feelings of numbers who would not take much interest in the former. It is true that no benefit could result to the working class from any attempts of this kind; not only because the strength and union of the upper and middle classes are in this country so great that any movement among the masses beneath them would be crushed as soon as it became too serious for longer forbearance, but because all schemes for imposing higher rates of wages than those produced by the law of supply and demand are from the nature of the case impracticable. But much uneasiness, disturbance, and even bloodshed, might occur before the conclusion of an agitation of this kind. Even without any reference to the political purposes to which such an organisation might be perverted, its evils would be sufficiently serious if it were



exclusively confined to its immediate object. It would amount to the banding together of the working classes for the express purpose of coercing the classes possessed of capital. And if the latter were to combine in self-defence, the whole of these two great classes of the nation would be drawn together into two hostile camps, each bent on ruining or starving the other into submission. Such a state of things would be opposed to all the conditions on which the good working of any social system depends. There is, indeed, no probability of the efforts of the leaders of the Trades' Unions being adequate to producing any results of this magnitude at present. But the mere fact, that measures directly leading to it have been suggested by them, is sufficient to show the real nature and ultimate tendency of the system of combinations and strikes.\*

The very essence of the struggle which is carried on between the employed and the employers, by a system of combinations and strikes on the part of the former, and counter-combinations and lock-outs in self-defence by the latter, consists in the attempt of each party to inflict upon the other so much suffering as will compel it to succumb.

This is naturally and necessarily the case in a war be-

\* The following extract, from the report in the *Globe* of Feb. 2nd, 1854, of a public meeting held at the National Hall, Holborn, for the purpose of inviting and proclaiming the sympathy of working men in London with the Lancashire strike, may serve as a specimen of the views with which the plan of a Labour Parliament is recommended, and of the spirit with which a part at least of its advocates are animated.

Moved and carried—

“That the Meeting, seeing that sectional movements of the people had failed in resisting the combined action of the capitalists, believe that a mass movement of the working classes, nationally organised subscriptions, and a Labour Parliament, are the only means that could effectively prepare the people for understanding and enforcing the social rights of labour.”

Speech of Mr. J. Finlon in moving a previous resolution :—

“Nothing would ever satisfy him but the entire annihilation of capitalists apart from the rights of labour, and that was the object which the Labour Parliament was destined to effect. The aristocracy and the capitalists were the natural foes of the people, on whom, however, they depended for subsistence.”



tween two hostile nations. In war men try to do one another as much mischief as possible, as in peace they ought to aim at doing one another as much good as possible. But such a reversal of the natural relations between two great classes of the same community, as the attempt of each to ruin or starve out the other, is a phenomenon anti-social and unchristian in the highest degree. Its tendency is to substitute for the mutual good will and sentiment of a common interest, which ought to exist between all classes of a nation, but especially between the two who are associated in the production of its wealth, an alternation of the mutual watchfulness and jealousy of an armed truce, with the animosity of active warfare. And while it tends to drive to foreign countries the manufactures, on the extension of which the condition of the working classes depends, its immediate effect is to bring much distress upon them, and to dissipate the savings which might be the foundation of their permanent elevation. Yet this is the favourite remedy of the working classes of this country, in the present age, for their grievances, and the chief engine on which they rely for the improvement of their condition.

If the working classes, or any portion of them, are to make any great advance, either in domestic comfort or in social position, one condition of this must be a great increase in the habit of saving and accumulating, as well as an extension of the practice of subscribing to benefit societies and other institutions having similar objects. But so long as combinations and strikes continue in favour with these classes there will be a great disposition to apply their savings, and, when these are gone, their credit, to furnishing the means of a more prolonged strike. This is fatal to the successful practice of accumulation. During the Lancashire strikes, funds have been drawn from benefit societies to assist in maintaining the strike. The evil is the greater, because, as the chance of success in these measures depends entirely on the unanimous action of the

operatives, every motive of class opinion and class proscription is brought to bear for the purpose of forcing every individual into them. Hence a minority, who might be anxious to use the method of saving and accumulating, rather than that of strikes, to effect a permanent improvement in their condition, may be compelled to exhaust their savings in the enforced idleness of a strike.

It is worthy of remark that combinations and strikes, which are so important a feature in the relations of our operatives with their employers, do not play any considerable part in the manufacturing system of the United States. This certainly is not because the American operatives are either less keen in looking after their interests, less intelligent in the use of means, less independent in dealing with their employers, or less favoured in all attempts to improve their position by the Government or by public opinion. Whatever difference there may be in these respects must be in favour of the American working class. But it appears that when an American has made the best bargain he can for himself, and has ascertained that he cannot get more, either from one employer or another, he concludes that the rate, which is the best of which he can obtain the offer, is as much as his particular kind of labour is worth in the market, and that he must for the present choose between accepting that rate or looking for promotion in some other employment. Much of the distinction between his conduct and that of the English operative may arise from the greater facility with which a man, who leaves one trade, can obtain some other kind of employment, and the greater readiness of Americans to turn their hands to a new trade. Something may depend on the comparatively short period, during which the American manufactories have been at work on a great scale, not having brought about an equal degree of union among the workmen. But it is reasonable to suppose that one cause of the difference is to be found in the generally higher degree of education and intelligence among

the American-born workmen, which must dispose them to see that an endeavour to increase their earnings by sitting down in idleness and earning nothing, would be incurring a great and certain evil for the sake of a very uncertain advantage.

One ground of complaint on the part of the operatives, who have taken part in the Lancashire strikes, has been that their earnings have not advanced in the same proportion as the profits of their employers, since the commencement of the recent period of prosperous trade. It is probable that they are correct as to the fact. It is at least certain that although the prosperity of trade, which increases profits, has a strong tendency to raise wages, it does not usually raise them as early, nor in so great a degree. But in determining whether this is a grievance, it must be borne in mind that when trade becomes bad, wages do not fall as rapidly nor in the same degree as profits. There are, probably, few branches of productive industry, in which the body of employers are not occasionally compelled to work for a considerable time without any profit at all. There are certainly none, in which a considerable number of individual employers are not reduced not only to work for a long time without profit, but to work for a long time at a positive loss: since there is no trade in which insolvencies and cases of ill-success do not frequently occur. If, therefore, the earnings of the workmen are to be proportionate to the profits of the masters, there will be some periods, among particular businesses, in which they will have to work without earning anything at all. There are longer periods, during which the profits of trade are small; and during which wages would also be greatly below the average, if they were to vary with profits. If, on the other hand, the ratio of diminution of wages in bad years below the average is to be less than the decline in profits, the ratio of their increase must be less also. It has been proposed, for the purpose of giving the working man a more direct interest in the

proceeds of his work, that he should be made to a certain extent a partner with the capitalist.\* But even in this plan, a part only of the workman's income is made to depend upon profits. The other part is still to consist of fixed wages. So clear has it appeared even to those who have been most desirous that the workman should participate in the advantages of his employer, that his income ought to increase in a less ratio than profits in good times; in order that it may also fall in a less ratio, when they become bad.

If the working men do not obtain directly and immediately, as an increase to their wages, a full share of the increased profits of the capitalists, the increase in the latter is in fact applied, to a very great extent, to purposes which are ultimately as beneficial to them. When the tide sets in favour of a particular trade, after a period of depression, part of the increased profits of capital serves to fill up the gaps, which have been occasioned by selling at a loss goods made for the sake of keeping the hands employed, or by the capitalists living upon their capital. A large part of the surplus beyond this is sunk in additions to fixed capital, which are almost entirely discontinued while trade is bad. Mills are built, machinery made, and all the stock of all other kinds of fixed capital augmented. Another part of the profits serves to augment the floating capital, out of which wages are paid. It is principally after these two kinds of capital have been increased out of the accumulation of profits, that the law of the dependence of wages upon the proportion between members and the funds for their employment, would lead us to expect considerable advance in wages. Accordingly, if the prosperity of trade continues, a material advance of wages usually does then take place.

The whole system of combinations is an attempt to fix wages by regulation, and to establish prices of labour dif-

\* See the following chapter on Co-operation.

ferent from those which would be produced by the operation of the law of supply and demand. It is therefore in opposition to all the doctrines on these points, which have been stated in former chapters.

Nevertheless, it is a system which those sections of the working classes who have adopted it, will probably be very slow to relinquish. So long as their education and condition remain the same as at present, their employers must be prepared for periodical secessions of the manufacturing *plebs* to their Mons Sacer; and they will hardly find a Menenius to bring them back until the failure of their funds assists the effect of his arguments.

But every advance in intelligence and general information on the part of the working class will tend to improve their perception of the general laws, by which the variations in their earnings must be governed, as well as their appreciation of the particular facts of each particular case. They will distinguish better the occasions when favourable circumstances enable them to command an advanced price for their labour; and they will be less likely to waste their time and their savings in a struggle with the capitalists, when these are wanting.

Whatever improves the facilities which the working population possess for transferring themselves from one locality, or from one occupation to another, will tend to make them test the value of their labour by its price in the general labour market; and abandon the attempt to fix artificial rates of earnings in particular localities or particular trades.

Increased intelligence, and relaxation in the laws of settlement, have this tendency. The introduction of what is called co-operation will also have a tendency to break up the system of combinations, and to remove the occasions of strikes. This will be the subject of another chapter.

These seem to be the principal remedies by which the sphere of combinations and strikes may be gradually con-

tracted, and the system itself be eventually superseded. Until this euthanasia of combinations arrives, palliatives can only be applied to mitigate the evils which they produce. Explanations and amicable communications may prevent or shorten disputes in particular cases, when they arise from mistakes respecting matters of fact, on the part of the working men, or the overlooking of practical difficulties by either party: and every thing which tends to create and preserve relations of mutual kindness and good-will between the two classes, will be of some service in preventing the aggravation of inevitable collisions of interest by personal irritation and animosity.

## CHAP. XI.

## ON CO-OPERATION.

THE words Co-operation and Co-operative have been used by Communist writers to denote that part of their system, according to which all the members of a community are to work together for their common benefit, instead of working, as at present, each on his own account.

But the same words are also employed in connection with another class of plans, which do not involve the abolition of actual property; and they then denote the principle of the direct participation of working men in the profits of their labour, as an improvement on the ordinary practice of confining them to a fixed amount of wages. This principle may be carried out in practice either by the admission of the working men to a share in the profits of their employers, or by their union with capitalists in partnerships, in which the one party would furnish the labour, and the other the requisite funds; or by the formation of associations of working men acting on their own account, without the intervention of an employer, and dividing the whole profits of their labour.

It will be used in this chapter, in the widest sense, to represent all plans which are intended to effect any one of these objects.

Co-operation, understood in this sense, has been spoken of as a substitute for competition, and recommended as a remedy for the evils supposed to be caused by competition. But although a body of working men, working on joint account, would not compete against one another, they would, when they came to offer the produce of their

labour for sale in the market, compete against all the other sellers of the same commodity, whether associations like their own or individuals, in the same way that individual traders and manufacturers now compete with one another. To prevent such competition, it would be necessary that all the producers of the commodity throughout the Kingdom should be united into one association. And, even if this were not impracticable, there would still remain the competition with foreign producers, unless external trade also were prohibited. Hence the arguments in favour of the principle of co-operation must rest upon some other grounds than the prevention of competition.

The principle of co-operation stands upon a different foundation from the Communist schemes, and schemes for the regulation of wages, which have been last considered. It does not, like them, propose any interference with the rights and freedom of action of individuals; nor does it tend to weaken the motives which at present impel them to acquire and accumulate wealth. It is, in truth, only the extension to the working classes, or to a part of them, of the principle of partnership, or the principle of the remuneration of the employed by a payment varying with the profitableness of their services, which are already in familiar use among the trading classes, and are even now practised in particular instances in the case of working men. Hence there is nothing in the principle inconsistent with the fundamental laws of industry. The expediency of applying it more extensively than is at present done, must be judged of by striking a balance between the advantages and the disadvantages which are likely to result from it in practice, as compared with the plan of remunerating the labourer by fixed wages. It may be reasonably anticipated, that the balance will be found, in some cases, on one side, and in others, on the other, according to the different circumstances of each case, such as the nature of the business, its extent, and the character of the workmen.



That the remuneration of personal services by an interest in profits is, under some circumstances, more advantageous to both parties than the payment of a fixed sum, may be concluded from the fact, that it is frequently adopted among the middle classes at present. That there are practical difficulties, dangers, or disadvantages, which must frequently limit its application, so far as they may not admit of being removed, may be inferred from the fact, that among the same classes the system of payment of fixed salaries is much more general than the other. Observation of their practice in both kinds of cases, and of the reasons on which it is grounded, will assist in judging of the application of the same principle to the working population. These remarks apply particularly to that form of co-operation in which capitalist-employers are associated with workmen in the profits of business. As to the other modification of the same principle, according to which a body of workmen are to form an association for the purpose of working on their own account, the case is analogous to that of men of the middle class with small capital or no capital, who have to choose between joining together to set up in business on their own account, and working for others at a salary.

The reasons for preferring the system of co-operation to that of payment by wages may be either of a purely economical character—that is, founded on their respective influence in increasing or diminishing the productiveness of labour and capital—or they may be of a moral, social, and political character. The economical merits of co-operation will be the subject of this chapter; the other tendencies of the system will be considered afterwards.

The co-operative principle presents this advantage, that the participation of the workmen in profits tends to give them a motive for working with industry, and using their intelligence as well as their manual labour in promoting the improvement of the business. Each working man will have an interest in doing his own duty, and in seeing that

every other workman does the same. In this way the men will have a motive for exercising a superintendence over one another; and a public opinion is likely to be created among the whole body in favour of diligence and good conduct. Another advantage which may be expected, is, that the community of interest which will exist to a certain degree in a co-operative association between capitalists and men, and in a more complete manner in an association of workmen alone, will tend to prevent or soften collisions and obstructions to the progress of the business, arising from the pretensions or passions of any of the parties concerned. On the other hand, the co-operative system tends to interfere with the present division of labour between the very small number of heads and managers of the business, who apply their special commercial or mechanical skill and knowledge, in contriving, arranging and directing; and the greater number of subordinate persons, who work under them. These two kinds of labour usually require such widely different training and experience, that it is difficult to combine them. It tends to weaken the strictness of industrial discipline, and the simplicity and vigour of executive government, which result from the concentration of the whole power in one man, or a very small number of men.

The trial of the principle of co-operation may be made in various ways. One plan is, that the employer should find all the capital, paying to every workman a fixed rate of wages, as at present, and that any surplus which may remain after paying wages and expenses, and a certain rate of interest on capital, should be divided between the workmen and the employer.

Another course, which might be adopted where the workmen had some funds of their own, would be, that they should put these funds into the business, and thus become partners in respect of these funds, while they would receive wages for their labour as at present.

A third plan is, that the working men should associate

themselves with a capitalist, who might be willing to become a sleeping partner in the business, leaving to them both the labour and the management, and dividing the proceeds with them.

A fourth is, that the working men should keep the entire business in their own hands, supplying the requisite capital either from their own funds, or by borrowing, or by a combination of both means.

The first of these four modifications of the co-operative principle involves a smaller departure from the ordinary course of business than any other. It is an extension to the class of manual labours of a plan not unfrequently adopted with respect to a few of the principal persons employed in the management of a business; viz., the remuneration of their services partly by a fixed salary and partly by a per-centage, either on the amount of business done, or on the profits of that business. A consideration of the reasons for which this plan is sometimes resorted to in such cases, and of the reasons why it is not more generally acted on, will be the best guide in determining the degree in which it is applicable to the connection between manual labourers and their employers. The reasons in favour of remunerating managers, confidential clerks, &c., partly by a variable amount dependent on the results of the business, are of two kinds. The direct interest of the employed in the result tends to stimulate his exertions; and the existence of a self-adjusting scale, by which his income increases, whenever the prosperity of the trade would otherwise dispose him to expect a larger remuneration, and falls whenever the badness of trade renders the employer less able to continue the payment of a high salary, tends to satisfy both parties, and to prevent the necessity of a difficult negotiation for an alteration of terms, whenever the state of the business alters.

On the other hand, the principle is not considered convenient in the generality of cases for several reasons. The portion of the work of a business done by each indi-

vidual among the number employed in it is in the majority of cases so small, and consequently the extent to which each would participate in the profits would also be so small, that the force of the direct stimulus of self-interest would generally be weak. The danger of disagreement, where the remuneration depends partly upon the results of an investigation of accounts and valuation of assets, is such, that the employer is unwilling to expose himself to it, except in the cases of a very few persons, in whom he has particular confidence. The difficulty of summarily getting rid of a person who has an interest in the accruing profits of the year operates in a similar way. And when a man's income is to depend partly on the results of a business, he is likely to think himself entitled to a voice in the management; and thus that unity of direction, on the one part, and unhesitating obedience on the other, which is found to be as important to success in the peaceful competition of industry as in contests of a more warlike kind, are in danger of being impaired. The necessity of communicating the whole affairs of the business to several persons, for the purpose of proving to them the amounts of profit to which they are respectively entitled, would interfere with the rights of the individual heads of the business to keep secret for their own advantage the improvements or information obtained by their own intelligence and application. Again, one effect of making a considerable part of a man's remuneration depend upon the results of the business is, that in a bad year it will fall greatly below the average. Now, to most persons working for salaries, especially those in the middle and lower ranks, the inconvenience, and often the actual suffering, which would be produced by a great diminution of their income at one time, would be greater than the benefit of a proportional, or even more than proportional increase at another: for a considerable diminution of income may reduce such persons to absolute want; or, at least, it may disable them from the way of living, which the habits of

their class make indispensable to their position and comfort.

If the expediency of extending the same principle to the case of the class who work with their hands, be considered with reference to these reasons for and against it in the case of the class who work with their heads, the advantages will appear to be in general smaller, and the inconveniences greater in the former case than in the latter. Factory operatives, mechanics, and labourers of all kinds, are usually employed in greater numbers in a business than the class of managers, clerks, &c. The share of each individual must consequently be smaller. For the same reason it is less possible to confine employment to individuals in whom peculiar confidence can be placed. And as the average pay of manual labourers is less than the average salary of the members of the other class, the privations which will be entailed upon them in a bad year by a considerable diminution of their income will be much more severe. In fact, it is only in the case of the highly paid classes of workmen that such a diminution would be practicable. This will be our view of the case, if the plan of admitting the workman to a share of profits in part payment of his wages be regarded as a measure which is not to diminish the profits of the employer, but to compensate him, or more than compensate him, by the additional productiveness of the labour employed on this principle for the increase, if there should be on the whole an increase, in the total payment for such labour. If, on the other hand, the plan be in reality advocated with an idea of improving the condition of the working class at the expense of the capitalists by diminishing the profits of the latter, it falls within the scope of the arguments against all measures having such a tendency, which have been stated in the Third Chapter. But, on the assumption that the employer is to be either a gainer or, at the worst, not a loser, by the change of system, the question for him in each particular case will

be, whether the increased productiveness of labour due to the influence upon each workman of the amount of his own interest in the results, will outweigh, or at least equal, the disadvantages which have been enumerated. And the question for the working man will be, whether the share in profits, which the employer may find it worth his while to give instead of a given portion of the present fixed wages, will be on the whole more than an equivalent for this. In making his estimate he will have to take into account not only the actual average amount of his remuneration under the two systems, but the consideration, that it is much more important for him that his income should never fall below his wants than that it should sometimes rise above them.

The preceding remarks lead to the following conclusions. The principle of part payment for labour by a share in profits is impracticable, when the average remuneration of labour is so low that it will only furnish necessities, and therefore cannot admit of reduction; and it is only consistent with the welfare of the working man, when his average remuneration is so high that he can in a bad year bear some considerable reduction below that average without much privation. It is more applicable where the number of workmen in a business is small, and the share of each in the result considerable. It is most applicable where the profitableness of the result depends chiefly on the skill and zeal of the workmen; and it is least so where the results are mainly determined by mechanical arrangement, magnitude of capital, or the business talents of the heads of the establishment. It can hardly be adopted excepting in cases where the workmen are select in character, and are usually employed for a long time in the same establishment. It cannot work well in any case, unless much mutual confidence and good feeling prevails between the employers and the employed. These considerations show the great difficulties which stand in the way of any extensive application of this principle to the productive industry of this country. To

give it a fair chance of success it should be tried in the first instance in particular cases, which present the conditions most favourable to success, and with workmen select in character and intelligence. If in these cases its results should be satisfactory both to the employers and employed, its application will be gradually extended.

In the preceding remarks no notice has been taken of the legal difficulties attendant upon the admission of the working man to a share of profits, which are created by the English Law of Partnership, and the state of our Commercial Law. These difficulties are in themselves sufficient to prevent any extensive adoption of the principle; but the consideration of them is reserved to another chapter.

Another mode, in which a part of the working class may be interested in the profits of the business in which they work, is the investment of their savings in it as a portion of the capital. An example of this may be found in the joint stock manufacturing companies of Lowell, where it is common for the factory girls and other persons employed in the mills to hold shares in the companies, although the great bulk of the stock belongs to capitalists. The practice is free from difficulty when the business is thus conducted by a joint stock company. For it does not then interfere with existing arrangements between labour and capital; since the workman's dividend from his share in the company, and the wages of his labour, are settled independently of one another. It would be much more difficult in the more common case of a private firm. For it would, in that case, involve the relations of partnership between many persons with very disproportionate amounts of capital and interests in the business. The larger capitalists could not prudently part with the entire control; while the workmen, who had some funds of their own in the business, would not like to be altogether excluded from it. Hence this plan could hardly become common without the multiplication of manufacturing joint stock companies.

If it could be extensively introduced among such of the working classes as have the power of making savings from their earnings, it would afford them a mode of investment congenial to them, and, in general, productive of a better return than they can usually obtain with any tolerable degree of security from other investments: and by giving them an interest in the capital and profits of the business, it would tend to remove that feeling of a distinction of interests between themselves and their employers, which occasions so much difficulty and discontent. Its application would be limited, first by the proportion of the working men who might save a sufficient sum for investment, and again by the proportion of these who would prefer that mode of investment.

This plan, like the preceding one, could not be extensively adopted without alterations in our Commercial Law.

A third form, in which working men may participate in profits, is their association with a capitalist, who should find the capital, but leave the management to the workmen, and divide with them the profits which might remain after the payment, first of wages, and next of interest on the capital. This plan is noticed here, because it has been suggested as a mode of elevating the condition of working men, by making them independent of their employers. But it is not likely that it would, under any circumstances, be extensively practised. For it is hardly to be expected, that a capitalist should risk his funds in a business, unless he either undertakes the management himself, or entrusts it to persons, whose commercial reputation will give him better guarantees for good commercial management, than would be presented by a body of working men; especially as it is proposed that the latter shall receive a certain amount in fixed wages, before the payment of any interest on the capital. The plan supposes that the present law of partnership is to be so far altered as to limit the liability of the capitalist in such a case. But, even with this



limitation, it is not likely that it would be often put in practice.

A fourth course is, that the working man should become the sole proprietors and conductors of a business, supplying the requisite capital either from their own savings or by borrowing. The co-operative associations of workmen of different trades, established by the Provisional Government of France in 1848, were an attempt to prove by actual experiment, the advantages of this system. The capital of these was supplied by the Government as a loan from the Treasury: and it is hardly necessary to add that the result has been unsuccessful.\* It would not, however,

\* Extract from the "Constitutionnel" of August 21st, 1852:—

"The sum voted by the Assembly was 3,000,000 of francs, but was afterwards reduced to 2,590,000 francs. The number of associations among which this was divided was 56, of which 30 were in Paris and 26 in the departments. Out of the 30 in Paris, 27 were contracted between workmen only, and 3 between masters and workmen; while in the departments 15 were between masters and workmen, and 11 between workmen only. It is therefore among associations of workmen only that the plan has been for the most part tried. The 30 Parisian associations comprised 434 members. Out of this number 194 were formed into 6 associations, which received 178,000 francs, while the 240 others formed 24 associations, which received 612,000 francs; these sums represented 922 francs per head in the former case, and 2,250 francs in the latter. There was one association, that of shawl manufacturers, which had only 18 members, which received 200,000 francs, or at the rate of 11,000 francs each. Out of the 26 associations in the departments, the 15 which were between workmen and masters absorbed on an average 80,000 francs each, the 11 associations between workmen received 480,000 francs, of which 300,000 francs were granted to two, composed of silk weavers at Lyons. What is now the situation of these 56 associations, to which such advantageous conditions were granted, from whom only 3 per cent. was demanded when the loans did not exceed 25,000 francs, and 5 per cent. when they were more considerable, who were only subjected to an annual reimbursement, divided over a period of, on an average, 20 years, and managed in such a manner as only to bear very lightly on the first years of the undertaking?

Some have swallowed up their capital without producing any useful work; others have succeeded in selling some goods, but in such small quantities, that the general expenses have not been covered, and in both cases the affair has been a failure. Others, it is true, present inventories where the profits and losses about balance, and where even a slight profit is shown, but unfortunately there are many illusions in the calculations. What proves, besides, that all these associations are not prosperous is, that very few among them enjoy any private or personal credit. Towards the middle of 1851, 18 establishments, which had received 589,000 francs, had ceased to exist, viz. 10 in Paris representing

be fair to judge of the principle by such an example. Supposing it to be tried under more favourable circumstances, and without the violation of principle involved in the advance of funds derived from taxation, it is not probable that the resource of borrowing could be made use of to any great extent. For, at the ordinary rate of interest, it cannot be expected that capitalists will risk their funds by lending them to a body of poor men, who would have little capital of their own to furnish a sufficient margin for security. If, on the other hand, the money were borrowed at a usurious rate of interest, the prospect of benefit to the borrowers would be small. The establishment of such co-operative associations to any considerable extent would therefore require the possession of a sufficient amount of savings by great numbers of the working classes to furnish the indispensable funds for their operations. Hence the only complete realisation of the principle of co-operation, that is, the retention by the working men of the whole proceeds of their labour, which are at present divided between them and the capitalists, must be preceded by habits of saving among them, and by the disposition to club together their savings to supply funds for carrying on business on their own account.

This plan, equally with those which have been before described, would require improvements in our Commercial Law. The object of these would, in this case, be not so much to limit liability, as to furnish the means of settling disputes and remedying the mischiefs produced by the misconduct of members, without involving the small funds of an association of workmen in the gulf of the Court of Chancery: and to adapt the working of the Laws of

142,000 francs, and 8 in the provinces representing 447,000 francs. Thus, after a first campaign, 18 establishments of 56 were already *hors de combat*. Since that period 12 fresh revocations of loans have been made amounting to 365,000 francs; 8 in Paris for a sum of 202,000 francs, and 4 in the departments for 163,000 francs. Thus 30 establishments out of 56, or more than one half, are in a state of dissolution.

Bankruptcy to the case of a bankruptcy of a body of working men.

Supposing that, by this method, bodies of working men can be enabled to work for their joint account, the important question has to be considered, how far such a change in their position would be generally and permanently beneficial. There is something very tempting in the idea, that the working men should divide among themselves, in addition to their present wages, all that amount of profit, which makes the position of their employers as a class, appear so much more brilliant than their own. But, in estimating the prospect of pecuniary advantage from their assumption of the position of masters by the combination of their savings, it must be remembered that those savings might be made productive of income by investment in some other form, which would be comparatively free from risk. The question therefore is, whether the rate of profit, which they would obtain upon their capital, would be more than sufficient to compensate for the loss of the income which they might derive from it in other ways, together with the risk of losing part or the whole of the principal, which all experience shows to be inseparable from every kind of manufacture or trade. In the third chapter it was observed, that the profits of capital engaged in business may be divided into three parts, the interest of money, the compensation for risk and anxiety, and the remuneration for the owner's skill and devotion of his time to business. The expected advantage to be derived by the workman from the employment of his funds in a co-operative association, beyond what he would obtain from their investment in some other way, must arise chiefly from the appropriation of the third part. Their success in realising this expectation must depend upon their exerting the same amount of commercial skill in the conduct of their business, as is at present displayed by the manufacturers and traders, who carry on a successful business on their own account. Now, it was pointed out

in the same chapter, as a proof that the third element in the profits of trade, the remuneration for skill and time, is not extravagant, that it is not uncommon for capitalists to give a large income, in the shape of a share in profits, to working partners contributing little or nothing but their time and skill. The same reasons of profit, which induce them to do this, would apply in the case of an association of workmen. Such a body would generally find it to their interest to give the management of their business to one or more persons of superior commercial skill, and to induce such persons to undertake it by the offer of a salary or share very large in comparison with each single workman's share. It is not likely that they would acknowledge to themselves the necessity for doing this. Certainly they would not do so at the commencement of their experiments in independent action; they would only discover by experience that the difference between the results of a business conducted by well-chosen persons of this class, and one which is managed in any other way, is greater than the amount even of a considerable share in the profits. In the modern way of conducting business, the per-centage of profit obtained on each operation is usually small; and its profitableness depends upon the frequent repetition and large scale of the operations. Under these circumstances, the whole difference between the ordinary rate of profit and a positive loss is less than the difference, which will result from a moderate inferiority or superiority in the skill, with which the business is conducted. Hence, if an association of working men fell but a little short of the private firms of capitalists in this respect, they might not only fail to realise a considerable profit, but might soon sacrifice much of their capital.

In a course of years, a per-centage not greater than an agent's commission may make the difference between great success and the want of success. Of two firms, starting in the same business, at the same time, and with equal capi-

tals, the one may double their capital in ten years, while the other may have gained nothing, and even lost part of their's. This may result, not from any great mistakes or great misfortunes, but from the accumulated result of small differences in management and its effects. And yet the members of the unsuccessful firm may be respectable and industrious, and may even be possessed of average general ability and education. But they may not have possessed the particular qualities required for success in money-making; they may have been deficient in the quickness which discovers, and the tact which makes use of, opportunities—the acuteness of sense which feels the first breath of a changing wind before the gale sets in—the soundness of judgment which distinguishes in a case, in which the two sides are nearly balanced, what is sound from what is only very plausible. Now it cannot be considered a low estimate of the probable capacity of an association composed exclusively of working men, to suppose that in these points they will approximate to the unsuccessful rather than the successful firm—that men, whose principal occupation is of another kind, will be rather below than above the average of the commercial skill of that class, whose whole life is employed in cultivating it, until the particular faculties, on which it depends, become sharpened in a degree that can only be attained by continual exercise.

The association of working men would probably endeavour to find among its own members some individuals possessed of the peculiar talent required, and appoint them for the management on easier terms than would be demanded by the class of men, who are at present employed in commercial management. But the education of a working man hardly affords sufficient opportunities for developing the talent in question. Besides, the qualities, which raise a man to popularity and ascendancy in a body of working men, or indeed in any popular assembly, are so different from those which make the safe and successful

trader, that the choice of the association would not be likely to fall upon the best man, and might fall upon one of the most unsafe and incompetent.

The Demagogue, in all ages and in all countries, is likely to be a man voluble and vehement in speech—expansive and popular in his humour—more plausible in advocating measures than wise in choosing them—unscrupulous in his alliances with all who will serve his immediate objects—extreme in his views—magnificent in his promises—ready with specious theories and proposals of sweeping change—restless in agitation, but impatient of obscure labour—aiming at immediate and showy results, which may keep up his popularity—and, from a certain loose and random way of living, often not a safe man in pecuniary affairs, although he may have no inclination for deliberate dishonesty. The successful man of business is more frequently a man sparing of words—close in disposition—often intuitively seeing what is best to be done without being fluent in explaining to others his reasons for doing it—wary in his choice of men—cautious and balanced in his opinions—careful never to promise as much as he expects to perform—innovating only in a gradual, practical, and tentative manner—averse to tumult and verbal contention—willing to work in obscurity for a result only to be realised after years of patience—instinctively distrustful of everything showy and popular,—and punctiliously correct in the minutest pecuniary detail. It is a remark, which is generally made, that the working classes are usually unfortunate in their choice of leaders. If this be true, even with respect to the public struggles either of a political or an industrial character in which the qualities of a demagogue are to a certain extent useful, it would be still more emphatically true, if the same class of men were allowed by them to acquire an ascendancy in their associations for productive objects, in which those qualities are likely to be unmitigated evils. Thersites was well fitted to beard Agamemnon,

and show the way to the ships; but he would have been of very little service in taking the city. Hence one condition of any successful application of the Co-operative principle, under any of its forms, is, that the portion of the working classes, who undertake to apply it, should either acquire sufficient discernment to distinguish the character of a popular leader from that of a safe and profitable manager of their interests, or that they should acquire so much confidence in their employers or in men of the same class as to follow their guidance.

The success of business requires that there should be great unity in management, and that no time should be wasted in discussion, but all given to work. This may be attained in a tolerable degree in an ordinary Joint Stock Company; because each individual shareholder usually holds too small a proportion of the property invested in it to be very anxious about the management; and the shareholders are consequently much disposed to leave everything to a very small number of directors, so long as the usual dividend is forthcoming. It might at first sight appear that the prosperity of companies would be promoted by active interference in their management on the part of the body of shareholders to whom the property and profits belong. But in practice it is found that a great proportion of the instances, in which the dividends of a Joint Stock Company approximate to the rates of profit of successful private business, occur where the shareholders do not interfere in the management at all, and it happens to fall into the hands of a very small number of persons, disposed and competent to conduct it with as much unity and as little discussion as the business of a private firm. Indeed, in some of the most successful, not only are the shareholders passive, but the Board of Directors is little more than a Committee of Control upon the management of one highly paid officer of the Company. When a company has gone wrong, it is necessary that the shareholders should interfere to prevent further loss, and that matters of business

should be, for this purpose, subjected to the uncongenial processes of public meetings and long speeches. But if the use of these means may be the only way to stop the waste of capital, they are not likely to generate good dividends. If management by a Board of Directors is apt to resemble war conducted by a council of war; management by the body of shareholders would be like war conducted by the army formed into a debating society. The best prospect of success for a co-operative association of working men, if they should extend their views to anything beyond a very small scale of business and a very small number of associates, would be that they should give the whole power of management to one man, very unlike a popular leader in character; that they should pay him a very much larger salary for ordering them about than what each of them would receive for a hard day's work; and that while they watched him closely, to prevent malversation, they should seldom interfere with his decisions, unless to replace him by another man if the results of his management should not be good. But besides the difficulty of finding such a man, and judging correctly of his qualifications, such a system of management would hardly be acceptable to them: men who had formed a co-operative association to escape from the dictation of a master who paid them, would hardly replace it by the dictation of a master whom they would have to pay.

Such are some of the causes, which would make the profitable conduct of business by a considerable number of working men on their own account very difficult. If the number were small, the difficulty would be proportionably diminished. But the business must then be conducted on too small a scale to compete advantageously with larger establishments, in the trades to which these are suited.

Some co-operative associations of working men of different trades have been established in London. But they do not appear to have yet realised such results as to



induce the class of working men to make great efforts for the extension of the system.

Upon the whole, it may be said that none of the forms of co-operation which have been described are impracticable, and that none are inconsistent with the natural laws of production. All are, in fact, only different extensions of the principles of commercial partnership, remuneration by an interest in profits, or association into Joint Stock Companies. But it must be added, that such extension to the working classes will be attended with the same difficulties which limit the application of the same principles to business in the case of the middle classes; and that these difficulties are likely to be aggravated and multiplied in the case of manual labourers by the greater number employed in one business, and their less degree of commercial intelligence.

These difficulties are so great, that in the case of most kinds of business, with the present average character and condition of the majority of the working persons of this country at the present time, the general substitution of co-operation for the payment of wages would probably result in disappointment. The difficulty will diminish with every improvement in the intelligence and self-control of the working classes, with the increase of their pecuniary means, and with the establishment of confidence and good understanding between them and the middle classes. Nothing short of long and varied experience can furnish the means for deciding with confidence in what cases and to what extent these difficulties may eventually be surmounted.

The best prospect of its successful application would be found in the association of the savings, or other small funds, of working men, with the larger funds of capitalists accustomed to the conduct of an extensive business, the power of management being retained by the latter. But, as has been already observed, the adoption of this modification of the system would be likely to be unpalatable to

the working men. They would probably insist on a large share in the management of the concern if they supplied part of the funds as well as all the bodily labour.

It will be seen from the preceding sketch that the general name of co-operation includes, in fact, two different forms of industrial organisation. In the one the whole of the capital is provided, as at present, by the employer; the management remains in his hands, and he takes all the risk of loss, as at present; and he is responsible, as in the ordinary practice, for the payment of certain rates of fixed wages to the workmen, whether the business produces any profits or not. The only difference is, that in addition to the fixed wages the workmen are to receive a certain share of the profits when there are any. Thus the essential conditions of the present division of the producing classes into employers and employed would be preserved under this form of co-operation. It would be consistent with a state of society in which all the capital, as well as the commercial skill, was confined to a class distinct from the labourers.

But the other form, according to which the workmen are to find either the whole or part of the capital, supposes such a command of funds on their part as would enable them to make themselves independent, wholly or in part, of the support of the employer's capital. It tends to put an end to the classification of the producing classes into employers and employed. In other words, it tends to confound the working class and the middle class in one larger class. Its ultimate object is therefore far more important than that of the mere system of payment for labour by a remuneration varying to some extent with the profits. Its realisation on a great scale must be proportionately more difficult and distant.

The conclusions which have been arrived at respecting the different modifications of the principle of co-operation, may be thus summed up.

The system is not inconsistent with the essential conditions of successful industry. The difficulties connected

with its working are difficulties of practice only. But they are great and numerous.

It tends to produce in the labourer increased exertion and zeal for the success of the business. But it tends to render the general management more complicated, delicate, and difficult.

Its success must depend greatly upon the intelligence of the workmen, their moral conduct, the amount of their savings, and their disposition to confide in individuals of the manufacturing and commercial class.

If its substitution for the practice of payment by fixed wages in any particular business does not make the results decidedly better, it is likely to make them considerably worse.

The principle is already applied with success in some cases. It is probable that it will, and it is desirable that it should, be tried in others.

It is likely that the trial will occasionally end in disappointment; but the arrangements connected with it may be improved, and the cases to which it is most applicable ascertained by experience.

Its use may be gradually extended; and it may eventually occupy an important part in the industrial organisation of society, especially in countries in which population is collected into masses, and production carried on upon a great scale.

But more than one generation will be required for the development of a principle which is attended with so many difficulties in practice, and the application of which appears to be subject to so many conditions and limitations.

So far as can be at present seen, it does not appear that it will ever be found so universally applicable to all the purposes to which labour and capital are applied, as to put an end to the existence of two classes of capitalist-employers, and labourers working for wages; although it may result in the creation of an important third class, intermediate between the two.

Wherever experience may prove that it can be introduced with advantage, it will be a benefit to the working men, by giving them additional motive to exertion, some participation in profits, a new kind of investment for their savings, and the satisfaction of being to some extent partners or rivals in business with the larger capitalists. But the amount of advantage will not be as great as may be imagined by those working men, who regard the present profits of capital as exorbitantly large, and who consequently suppose, that an immense improvement in the condition of the working population may be effected by the simple combination of those profits with the remuneration of labour.\*

\* The position of the working class in the United States presents many of the circumstances most favourable to the substitution of co-operation for fixed wages. Their earnings are higher than in any other country, so that, notwithstanding a tendency to expensive habits, the aggregate amount of savings among the class is large. The native American workmen are better educated, have more self-reliance, and more of commercial skill than European workmen. Yet there is not at present any appearance of a disposition to substitute co-operation for the payment of fixed wages, as the general rule of industry; although the democratic character of the Government, and their own independence of position and character, would facilitate the change, if it was a favourite object with them. It is still only adopted in particular cases, such as that of the South Sea whalers from New England, quoted by Mr. Mill. This is not conclusive against its future extension. But the fact, that in a country in which any improvement, when it has once been shown to be profitable, spreads through the whole nation with a rapidity unknown in Europe, co-operation under all its forms is still only the exception, tends to sober our anticipations respecting its progress in the Old World. It is true, that although many circumstances are favourable to its application in the United States, one is unfavourable. This is, the greater disposition of working men to remove from one place to another, and from one occupation to another, as compared with the working classes of Europe.

## CHAP. XII.

## MORAL AND SOCIAL ADVANTAGES OF CO-OPERATION.

THE view which has been taken of the prospects of increased profit, either to the employers or employed, from the principle of co-operation, is not such as would lead us to attach any great immediate importance to its establishment in this country. The difficulties which must be surmounted before it can be successfully introduced on an extensive scale, have been described as numerous and great; the progress which can be made in applying it has been represented as very gradual; and its eventual use as a substitute for the present arrangement has been anticipated to be after all partial. Considering the great productiveness of labour in this country under the present system, and the steady increase in that productiveness which proceeds from the constant progress of improvement in mechanism and arts, it may appear that it is not worth while to contemplate the disturbance of a system which has produced such results, if the productiveness of labour is the only thing to be regarded. There are, however, other advantages of a different kind, which deserve to be taken into account.

One of these is the tendency of the principle of co-operation to prevent or, at least, to mitigate the evil of combinations and strikes, and the difficulties and ill-feeling arising from the conflict of interests between the employer and employed. In that form of co-operation, in which an association of working men work entirely on their own account, these evils are completely obviated. Even where the working men only participate in profits with a capitalist, their position as partners in the good or bad

results of the business produces a direct and obvious community of interest, which tends to promote harmony between them and the capitalists. Although the extent of their participation in the profits will still remain a subject of discussion, they will at least feel that the capitalist cannot increase his own income without causing some increase in their own earnings; and that if any diminution in the latter occurs it can only be when the income of the former is also reduced. There is, in fact, a connection between the prosperity of the two classes even under the present state of things: for years of large profits to the employers are always years of increased demand for labour, and, consequently, of a tendency towards rise in wages; and years in which reductions of wages take place, are always years of dull trade, in which profits are low. But as wages and profits do not necessarily rise and fall at the same time or in the same proportion, and the adjustment of one to the other is only effected by a struggle between the two classes, and after stubborn resistance by the party against whom the change will operate, the moral effect is different from that which would be produced by a simultaneous and spontaneous variation in the receipts of the two parties under the principle of co-operation.

Another advantage which the extensive trial of the system of co-operation in its different forms would tend to produce, would be the correction of the present exaggerated ideas of the working classes respecting the profits of employers, and their disposition to underestimate the value of the contribution of capital and skill which these furnish. Experience would show them that losses are frequent and inevitable, that it is easy to lose money and difficult to make it, and that the rate of net profit is not, in cases of only ordinary good management, very high. They would learn that the employer is not a man who merely draws a large tribute from their labour by virtue of his possession of the wealth in which they

are deficient; but that he contributes to the process of production, an element of intellectual labour, on which the efficiency of their manual labour depends. There is always a disposition in the mass of mankind to underrate the value of purely intellectual exertions, in comparison with bodily labour, and the material wealth which is its visible result. It is natural that this should be particularly the case with respect to intellectual labour applied to manufactures and agriculture; because the part of the working man in these is so much the more obvious and conspicuous. Only experience can convince working men that it is good economy to allot to a man, who sits all day in a counting house, a share equal to that of a hundred men like themselves working hard with their hands all day; because that man's management adds more to the value of the material products of their labour, than would be created by the labour of a hundred additional workmen.

But if co-operative associations, exclusively composed of working men, should hereafter be multiplied among us, these points would be cleared up for them by actual experiment. The results of multiplied and varied trials would show the difficulty of replacing the class of capitalist employers in the management of a business. They would bring home to them the effect of those periods of badness of trade, during which manufactures are carried on without profit, and often at a positive loss, upon a body of working men who have not the capitalist to stand between them and the evil time. They would show the ruinous consequences to men of small means of the serious losses to which those who are engaged in business on their own account are occasionally subjected in almost every employment.

It is probable that in the first generation after such associations had become numerous, many would exhaust their funds and fail; that many others would struggle on with such imperfect success as would make the condition

of the workmen engaged in them inferior to that of their companions who continued to work for employers; and that few would produce results adequate to the expectations of their founders. Long experience, many trials, many disappointments, and considerable losses, may be required to settle the question, in what cases, to what extent, and on what conditions it is more for the interest of the working men to undertake to keep for themselves the whole proceeds of their labour, than to divide them with men of a distinct class. Such losses would be in themselves subjects of great regret. Yet the probability that they will be incurred is not a sufficient reason for withholding from the working classes any possible facilities for trying the experiment. No good can result in the present age from any attempt on the part of the classes, who still retain the preponderant share of political power, to settle for the working classes what they shall or shall not try for the purpose of improving their condition. They should have all liberty and every facility for making all experiments having this end for their object, which do not invade the rights of others or disturb society: and it is desirable that they should begin their experiments as soon, practise them in as many ways, and under as favourable conditions for success as is possible, in order that their education on these questions may be completed before their political influence becomes so great as to make their mistakes of serious consequence.

When a part of the working men of Paris wished to try the experiment whether their earnings could be increased by a change in the organisation of labour, the first step which they took was to overthrow all the institutions of France to make a vacant space to erect the machinery on. This was like Charles Lamb's story of the man who burned down his house to roast a sucking pig in the ashes: and the Parisian reformers were not contented with burning down their own house, but wanted to set fire to those of their neighbours. If they had possessed



greater facilities for testing their theories on a small scale, and in a peaceable manner, they might have satisfied themselves that it was not worth their while to employ such expensive means for their realisation. Englishmen in particular are always much more accessible to conviction from facts than from reasoning. Among those truths of political economy, the proof of which it is desirable that the labouring classes should work out for themselves in their own way, the doctrine of the usefulness of rich capitalists to poor working men is one.

If working men should in some cases sustain the loss of their funds in the attempt to make themselves independent of employers, they will not be more completely wasted than if they were devoted to prolonging a strike; and they will be much better laid out in the purchase of experience than if they were carried to the beer-shop or gin-palace.

These remarks apply to the supposition of the failure of that form of co-operation which consists in the association of workmen for the purpose of carrying on business on their own account. But it need not always fail: and wherever it is successful its extension will be attended with other important advantages. One of these is the additional motive which it would give to the habit of saving among the working classes. In the Third Chapter the strength of this principle among the Middle Classes, and the enormous accumulation of wealth which it occasions, were pointed out and contrasted with the comparatively weak and partial operation of the same principle among the working class, even among those members of the class who receive very high wages. This difference is extremely detrimental to the comfort and personal habits of working men; it opposes a bar to the elevation of their condition; it retards the rate of increase of the national capital; and it diminishes the number of persons directly interested in maintaining the rights of property. The number of skilled labourers in this country who re-

ceive wages very much above the average of their class, and therefore very much above what will purchase the necessaries of life, is extremely large, and it is increasing. The aggregate amount of their earnings is immense. The income of individuals among them is very often as large as, or larger than the salary on which a clerk not only maintains his family, in the manner which is considered necessary among the middle classes, but makes some provision for them. They are in the position in which saving is the most important as the means of permanent improvement in condition for themselves or their children, as well as a provision against accident and old age. They are the men among whom discontent with their present condition is often the most active. Yet a large proportion of them do not save at all, but spend all their earnings in partial idleness and dissipation, or careless and unskilful domestic economy. This is one of the gravest defects in our social state. The increase of the disposition to save among this class, and among the working population at large, in proportion to their means, is therefore one of the most important improvements which can be made in our social condition.

The disposition of most men to save depends upon the strength of their desire for some objects, to the attainment of which their savings are to be applied. The love of accumulation in the abstract, independently of any object to be accomplished by the acquisition of wealth, is the passion of misers; but it is not sufficiently strong among the generality of men to overpower the longing for immediate ease and gratification. Men of ordinary character require to be stimulated and kept steady in the practice of persevering frugality and industry beyond what is necessary for the supply of their wants, by some definite end, towards which money is the means. When the systematic and long-continued sacrifice of present indulgence for the sake of accumulating property is general among a class, such a result proceeds from the constant

direction of their thoughts and desires towards some attainable, though perhaps distant objects, which they have learned to consider as the natural end of their exertions. One great reason, why the class living by bodily labour, and working for weekly wages, are less given to saving than the middle classes, even when their wages are much above the average of their class, is, that they are not equally under the attraction of objects at once within the reach of such savings as they may hope to effect, and offering an important improvement in their condition. A proof of this may be obtained by contrasting the very strong spirit of frugality and persevering labour, which distinguishes the peasant proprietor of land, and the small farmer, with the general disposition of artisans earning high weekly wages to spend their income as fast as they receive it. The peasant proprietor of France, the peasant cultivator of Belgium, and the very small farmer of England belong to the class of labouring men; inasmuch as the rent of their land, or the interest of their very small capital, would go but a little way towards their support, and that of their families; and their income is consequently mainly the fruits of their bodily labour. But in character they have a large share of the provident, careful, calculating, saving, accumulating temper of the middle classes. This is evidently because their plot of freehold ground, or their small farm, is to them an ever present object for savings and small improvements—a position only to be secured by great self-denial, and a ready mode of profitable investment for every hour's labour and every shilling of savings. It is indeed this effect of the system of small freeholds, or small farms, which constitutes its chief recommendation in the eyes of its advocates. It is admitted, that the labour expended in the *petite culture* is less productive than an equal amount of labour expended on large farms, which furnish more scope for the application of machinery, horse-power, and scientific agriculture. But it is contended, that the condition of a popu-

lation located upon them is, in fact, more comfortable than that of a nation in which the mass of the people work for wages; because the provident, self-respecting, and independent character generated by the former state of things produces habits of frugality, incessant industry, and restraints on marriage, which are never found to prevail in the same degree under the latter. If no other mode of producing the same valuable qualities among the working classes of a nation can be discovered, there will be much reason for preferring the system, which has hitherto been found most conducive to their development, even though the result should be a less favourable proportion between the amount of labour expended and its produce, than can be obtained by the system of large farms and large capitals. But the general conduct of the classes of small manufacturers and small tradesmen shows, that the ownership or occupation of land is not the only position which generates habits of frugality, assiduity, and anxious exertion to preserve and improve that position. The men of this class rise early and sit up late, and often live more sparingly than most well-paid artisans, to keep themselves from falling back into the position of labourers, or to give themselves a chance of rising a little higher in their own. It deserves to be considered, whether the character and habits of our skilled and well-paid artisans might not be assimilated to a considerable extent to that of the small tradesman or manufacturer, if some object for savings and exertions were presented to the former, analogous to those which produce so great an effect upon the minds of the latter, and whether the possibility of investing his savings in some way, which would connect him with the profits and independence of position of the class of producers on their own account, would not furnish such an object.

The principal modes of investing their savings, which are at present resorted to by the working men of this country, are Savings' Banks, and Land and Building

Societies. Subscriptions to Benefit Societies of all kinds, great as is their utility, are not included in this enumeration, because their object is not the acquisition of property, but the equalisation of certain expenses, such as sickness and funerals, among their members by small contributions from all the numbers. The great value of Savings' Banks to the poorer classes needs no illustration. But the nature of the investment which they offer, rather hold out the idea of a provision against future want than a mode of elevation in condition. The motive, to which they appeal, is rather the dread of future distress than the ambition for advancement; while it is important that some kind of investment should be presented to the latter feeling, such as will at once stimulate and satisfy it.

Land and Building Societies, so far as their subscribers belong to the working and not to the middle classes, have been very useful in inspiring a considerable number of men with an effectual resolution to save, which would probably not have been called into action without them. Many a working man has persevered in his subscription to such a society for the sake of the prospect of becoming a freeholder, by a certain amount of self-denial, or of living under a roof of his own, whose resolution would not have been proof against the daily solicitations of ease or pleasure, if the only use of his savings had been to lie in a Savings Bank as a reserve against uncertain illness or distant old age.

The success of these Societies, so far as the working classes are concerned, is an illustration of the great effect of an attractive and definite object in stimulating to frugality the classes who are in general the least disposed to it. Yet the particular investment they offer is not in all respects a good one. When their object is not only to provide for the working man a cottage of his own, but to make him a proprietor of land intended for cultivation, their tendency is to convert skilled artisans and operatives into owners of pieces of land, which their education does

not fit them to cultivate, which they cannot attempt to cultivate, without abandoning more profitable occupations, and which are too small to be managed advantageously by a non-resident proprietor. Such societies carry out the principle of the subdivision of the land into very small properties in the worst manner; since they tend to create a class of small proprietors unacquainted with agriculture, and unfitted by the habits of a life spent in towns for the conditions of rustic life.

Even where the object of a society is confined to the acquisition of cottages by working men, there are two considerable objections to them in practice. The working man will have to pay much more for the building of his cottage, than the price for which capitalists building a great number of cottages at once, can construct them. And in the case of London, and even some other very large towns, the sites for building, which can be procured at a moderate cost, will usually be too far from the workman's place of employment to admit of his residing on them with convenience. As respects the artisans of London in particular, the system of the Model Lodging-houses is much more suited to afford them a convenient and desirable dwelling, than any society for procuring freehold cottages in the suburbs. If this important portion of the working population prefer to employ their savings, in the first instance, to securing a good and rent-free dwelling, the best mode of applying them to this object would be the purchase of some permanent tenure in an apartment of a superior joint stock lodging-house. Such a building might be either provided by capitalists from motives of profit or philanthropy; or it might be erected by a joint stock association of the working men themselves. The system of ownership of separate apartments in the same house by different owners is common in Scotland, though little known in England.

Although, therefore, savings' banks and land and building societies are valuable as incentives to the working

men to save, they do not meet all the requirements of the case. Since the importance of a general habit of saving among that class is so great, and the majority are at present so deficient in this respect, it is very desirable that other kinds of attractive investments should be added to the two which have been mentioned. The kind of investment which most attracts one man, may not be the most tempting to another; and the artisan who has completed the purchase of a house, or laid by the sum which he thinks sufficient for his occasions in the savings' bank, may be induced to continue his savings, if a new object is presented to him.

Now the prospect of investing their savings in the acquisition of a small interest in the kind of business in which they are workmen, or in some similar business, appears in more than one respect very well adapted for this purpose. It would appeal at once to their interest and their pride. It would present to them the prospect of sharing in the profits of business, and of connecting themselves with the class of capitalists and employers of labour. These advantages would be equally attained in whatever form their funds were made available for the purpose of investment in a profit producing employment; whether as a subscription to an association composed of workmen only, or as a share in a joint stock company, or as an addition to the larger funds supplied by some capitalist, who might be willing to associate himself with them.

These are some of the reasons which make attempts to substitute the co-operative principle for the payment of fixed wages beneficial, even when it is not successful, and still more beneficial when it succeeds. If, as was anticipated in the last chapter, the eventual result should be, that the principle, in one or another of its forms, can be applied with advantage to some occupations and not to others, the more saving, intelligent, and well-conducted portions of the working class will enjoy the benefit of it, in the cases in which it is applicable;

and the whole body will learn in time, that the abandonment of the rest of the business of the community to a distinct class of capitalists, is most desirable for themselves as well as most conducive to the national wealth.

The opinions expressed in this chapter, and in that which precedes it, will fall short of the views of those who see in the principle of co-operation an agency capable of general application at an early period. On the other hand, a greater number of persons are likely to think even this limited and qualified recommendation of the principle erroneous, or at least superfluous. They will consider the much greater simplicity and facility of management, which is obtained under the present system of absolute separation between the functions of employers and employed, capitalists and labourers. The efficiency of this system, as evidenced by the prodigious annual production of this country, and the rapid progress of improvement in all branches of industry, will appear to them a sufficient reason for not seeking for any substitute. This view of the case is likely to present itself most forcibly to practical men. They will appreciate from experience the importance of concentrating the power of management in the hands of one man, or a very small number of men. They will weigh the great advantage of the division of labour between those who direct a business with their skill and commercial knowledge, and those who labour under them and become perfect in their respective parts by constant and exclusive attention to them. And they will anticipate that if a large concern, requiring the collection of a great number of hands, were to be conducted on the principle of co-operation, much of the time both of the managing and labouring members might be taken up with debates between them. For instance, the prospect of conducting the business of a large factory with the members of the 'Trades' Unions engaged in the late strike in Lancashire for associates, and the delegates of those unions as their spokesmen, would not be promising. These objections



and others, which may be gathered from the last chapter, would be fatal to any proposal for establishing the principle of co-operation as a substitute for that of the payment of wages by any general measure, or at any early period. All that is practicable or desirable is, that any artificial impediments in the way of making trial of the principle should be removed; that thus any working men who may save either for the purpose of uniting together to work on their own account, or for the purpose of taking a share in undertakings founded by others, and all those who, by intelligence and good-conduct, may acquire the confidence of capitalists, and procure a connexion with them, should have every facility for doing so; that all employers, who may be disposed to try the system of remunerating the men who work under them by a share in profits, may be freed from the legal risk which at present attends the system; that the attention of employers should be given to the principle, as one which has recommendations both of an economical and social kind; and that the minds of all working men, who are dissatisfied with their present relations with the capitalists, should be directed to it, as the only practicable means of raising themselves to a different position. Under any circumstances the extension of the principle must be and should be very gradual. Its application is likely to be confined, in the first instance, to a select portion of the working class—to those whose command of funds, intelligence, and character are above the average. The prospect of working the system with success will be much greater when confined to men of such a character, than if it were applied to the working population at large: and its extension to a greater number will depend upon the acquisition by them of the same qualifications.

The subject is, therefore, of prospective, rather than immediate, importance; and is more important in its social, than in its economical, bearings. Considered with a view to its indiscriminate application to all employments,

or its immediate application to any employment with working men of the present average standard of conduct, intelligence, and possession of funds, the prospect of advantage from it would not be hopeful. But, viewed as a mode of presenting to the working man new means and motives for raising himself above that standard, and confined to those employments to which experience may prove it to be adapted, it may become a valuable element in our industrial system.

As its advantages are such as will be reaped rather by following generations than the present, so the difficulties for which it is here proposed as a remedy are likely to press more seriously upon our children than upon ourselves.

When we attempt to speculate upon the direction in which future changes in our industrial system and in the whole order of society are likely to take place, it becomes necessary to consider not only what arrangements are in themselves the most favourable to efficiency of the productive power, but what are most likely to give satisfaction to the producers. The increased disposition of the working classes to think and act for themselves must be taken into account, as well as the prospect that henceforth this disposition will become more decided with every generation. These considerations should be combined with the probability that their increased impatience of control will be accompanied by improvement in their intelligence. Every improvement in their intelligence will diminish the difficulty of working the system of co-operation with effect; while their growing impatience of control will tend to augment the difficulty of maintaining the strictness of industrial discipline, which is essential to success, except by giving to all a direct interest in enforcing it.

Considerations of this nature may turn the scale in practice. It is conceivable that the present system, in which a few capitalists hire the labour of a great number of men, and then direct it, according to their sole judgment, with the strictness of military command, may be, in itself, the most efficient way of conducting any given industrial

process, as it is certainly the least troublesome; and that yet the state of mind of the men employed may hereafter become such, that it may be more expedient, in fact, to admit a more complicated arrangement.

Mr. S. J. Mill and Mr. Greg have treated the subject of co-operation, the former in his "Principles of Political Economy," the latter in his "Essays on Political and Social Science, contributed chiefly to the "Edinburgh Review." While both agree in the expediency and importance of giving to the working classes all facilities for trying it, Mr. Mill takes a much more favourable view of the amount of advantage which they are likely eventually to derive from it. The opinions which have been expressed in this and the preceding chapters respecting the very great practical difficulties attending the system, are in harmony with the conclusions of Mr. Greg upon the same subject. They are also supported by the authority of Mr. M'Culloch, who, in his "Treatise upon Wages," has stated very strongly the objections to the co-operative principle. On the other hand, Mr. Mill has expressed a strong opinion, that co-operation in some form may be expected eventually to prevail over the practice of payment by fixed wages.

One of the views which has been taken in the preceding chapters is, that the extent to which the system can be practised with success depends very greatly upon the intelligence of the working class, their habits of self-government, and their power of appreciating the good qualities of their superiors in station, and that these points of character do not exist among the present generation of working men to a sufficient degree to fit them for its general application. If this view is correct, the merits of the principle cannot be completely tested in the present age, and it must be reserved for our descendants to decide whether the estimate of Mr. Mill or those of Mr. M'Culloch and Mr. Greg approach nearest to a correct appreciation of its ultimate importance to society.

## CHAP. XIII.

ON THE LAW OF PARTNERSHIP VIEWED IN REFERENCE TO  
THE PRINCIPLE OF CO-OPERATION.

THE expediency of modifying the Law of Partnership, so as to authorise the establishment either of Joint Stock Companies or of private partnerships, or both, under certain conditions, with the privilege of a liability, confined either to the amount of the subscribed capital, or some other definite amount, has long been a subject of discussion. Formerly, it was regarded as a question of commercial expediency, in which the advantage to the public from the greater security from failure or fraud to be derived from the rule, that no body of men can contract debts without being liable for them to the whole extent of their means and beyond, was balanced against the benefit to individuals, and through them to the community, of a permission to enter upon business on different terms, when those of an ordinary partnership appeared to them too hazardous. Regarded from this point of view, the subject admits of much discussion, and both sides of the question have, in fact, been supported by high commercial authorities. But since the extension to the working classes of facilities for trying the experiment of making themselves independent of their employers has come to be considered an object of high social interest, a new element has been introduced into the discussion. The decision of the question, so far as they are concerned, turns upon considerations higher than a balance of commercial advantages and disadvantages; and it may be expedient to make a partial modification of the law to meet their particular case, whatever may be the judgment of the legisla-

ture on the more general question. In this way the Law of Partnership is connected with the subject of this work, although a full discussion of the general commercial question would be foreign to it.

The principal features of the Law of Partnership, as it exists in England and Scotland\*, are these. Any number of persons joining together to carry on any kind of business are liable without limit for all the debts and engagements they may contract, unless they are protected by a Royal Charter, or an Act of Parliament, conferring limited liability—privileges which can only be obtained in a small proportion of cases, and at a heavy expense. Every individual in the association is thus liable without limit for the acts of every one of his associates, even although those acts may have been performed without his sanction, and even without his knowledge: but the danger, which results from this particular rule of law, may be to a considerable extent obviated by adopting the form of a Joint Stock Company; for in this form of partnership the association is only responsible for the acts of a small number of officers, who can be removed by the shareholders at the periodical elections, or controlled by resolutions of general meetings. But there are disadvantages connected with this form of partnership which interfere with its application to most kinds of business.

Where the form of a Joint Stock Company is not adopted, the danger of that maxim of the Law of Partnership, which makes every partner liable without limit for all the acts of his fellow-partners, is aggravated by the facility with which, in the existing state of the law, the character of partner may be imposed upon a man. Although there may be no agreement for a partnership, and no intention of constituting that relation, the law will infer partnership from participation in profits. The law is not altogether clear upon this point; but it may at

\* In Ireland partnerships with limited liability are allowed under certain conditions.

least be said, that no man can be confident that he may not be involved in the consequences of partnership with another man, if he has admitted the latter to a participation in profits with himself.

Whenever the misconduct or disputes of partners render necessary a resort to law, the appeal must be made to the Court of Chancery. That tribunal is expensive and slow in most cases, but it is particularly costly and tedious where numerous parties are engaged in a suit, and complicated accounts have to be discussed.

Long experience of the consequences of these rules of our Commercial Law has impressed two rules of conduct upon prudent men of business. One is, not to engage in any partnership which is not in the form of a Joint Stock Company, unless where the number of partners is very small, in general not more than three or four; where every partner is very well known to all the rest; and where there is an approximation to equality among all, either in wealth, or, at least, in social position. Another is, not to become a shareholder in any Joint Stock Company with unlimited liability, except in such as are established for some one of a few kinds of business, which have been found to admit of tolerable management by a Board of Directors. The third is, not to remunerate any persons employed by them in their business, either altogether or in part by a share in profits, excepting in the case of individuals in whom they place such peculiar confidence as not to be afraid in their case of the legal consequences of partnership.

All forms of co-operation which are based upon the division of profits between a capitalist and his workmen, involve the necessity of his becoming the partner of a considerable number of working men, for purposes for which the machinery of a Joint Stock Company is not generally found to be well suited. It cannot, consequently, be expected that capitalists will in the present state of the law engage in any plans of this kind to an extent sufficient to give the principle a fair chance of success.

If the co-operative association consist of working men only, the number of partners will render it unsafe and unmanageable as a private partnership, if it be on a scale sufficient for anything beyond a very small amount of business. Its erection into a Joint Stock Company will be attended with expense; and, whether it be constituted in the one form or the other, if resort to legal proceedings should be required, the expenses and delay will be ruinous to working men.

For these reasons the principle of co-operation cannot have a fair trial in this country until some modifications shall have been made, either in the general laws of partnership, or, at least, in their application to the case of associations, in which manual labourers are participators in profits.

The kind of alterations which are indicated by the requirements of the case are,

1st. The permission of some form of limited liability in cases of division of profits between capitalists and workmen, on such conditions, and with such limitations, as may be thought necessary. Or, as a partial substitute, an enactment that participation in profits on the part of the workman should not give him the character of a partner.

2ndly. The regulation of the liability of workmen in associations composed of men of their own class only.

3rdly. The provision of simple and inexpensive modes of organising associations of working men for the purpose of manufacturing on their own account.

4thly. The substitution of some cheap and local tribunal for the decision of all disputes in associations composed either of workmen only, or of capitalists and workmen. The County Courts are the only tribunals at present available for this purpose.

As there may be great difficulty in drawing the line between associations having working men as partners, and other associations for purposes of manufacture or trade, the grant of facilities to the working classes for

the trial of co-operation will be greatly simplified, if it shall be determined to introduce into our Commercial Code a general law of limited liability, on certain conditions, and with certain limitations. These conditions or limitations would doubtless be framed with a view to diminishing, as far as possible, the force of the objections which are urged by the opponents of the principle. One provision would in all probability be, that the protection of limited liability should not extend to any associations formed to carry on banking business within the United Kingdom. Some of the provisions of the French Law of Partnership *en commandite* would probably be adopted, such as the prohibition against the *commanditaire*, or limited partner, allowing his name to be used in the firm, or taking any part in the management, under penalty of becoming liable without limit as an ordinary partner; the obligation on the *commanditaire* to pay up the whole of his subscription to the capital in cash, and not to withdraw any part of it, either in the form of a payment of profits out of capital, or in any other way; and the obligation of publishing in the "Gazette" the names of all the partners, the duration of the partnership, and the amount of the subscriptions of the *commanditaires*.

If it should be thought necessary to provide some security to the public against the capitalists engaged as limited partners permitting the business to be continued after such a decline in the means of the firm as would be likely to end in insolvency, they might be required to make out periodically the balance sheet of the firm, and to value its assets; and if they allowed the business to be continued for a certain time after the loss of a certain proportion of the capital of which they had announced themselves to be subscribers, they might be made liable in case of subsequent insolvency, not without limit, but only to the extent of the deficiency in that capital which might be shown to have existed for a length of time fixed by the law.

With respect to Joint Stock Companies, in which there



would be no *gérants* to be personally liable for the management, the sanction of some public authority might still be required; but the procuring this sanction might be made as inexpensive and simple as possible; and the refusal of it might be confined to cases, in which either the object or the plan of the association was objectionable. In France, where the sanction of the Conseil d'Etat is required, it is only refused in such cases. The obligation of depositing in a public office annual statements of the accounts, made out in such a manner as might be prescribed, might always be one condition of the establishment.

It might also be enacted, that all associations for the purpose of carrying on business under the protection of limited liability, whether as companies or as private firms, should take a title which would distinguish them from companies and firms the members of which were liable to the public without limitation. For instance, as the word "company" generally forms part of the firm of an unlimited private partnership (& Co.), and is also the usual title of ordinary Joint Stock concerns, limited partnerships, and Joint Stock undertakings with limited liability might be bound to substitute the titles of "Associates," and "Association." The public would in this way receive full warning, from the commercial designation of the association, that they were not to look to the individual properties of all the members for the security of its engagements.

A longer discussion of the general subject of the Law of Partnership, as it affects the interests of the commercial classes, would be inappropriate to the subject of the present work.

## CHAP. XIV.

## ON THE SUBDIVISION OF LANDED PROPERTY.

THE effect of the division of land into small properties cultivated by the labour of their owners is to place a portion of the working classes of the country in a position independent of all relation with capitalists, so far as respects the employment of their labour by the latter. It is true that in practice, when the relation of employer and employed has been superseded in this way, another important relation between the class of monied men and the labouring class has always been substituted ;—the relation of creditor and mortgagee, of borrower on the one side and debtor on the other. A very small proprietor is compelled, or tempted, to become a borrower or debtor from many causes ; the small amount of his income gives him little means of repaying loans ; and the tenacity with which all kinds of landed proprietors cling to the possession of land makes him unwilling to relieve himself by a sale. Hence indebtedness is very common among them, and its burthen is felt to be very onerous. From the class of poor citizens in the earliest times of the ancient republics to the peasantry of France and the settlers of the Western States of the Union in the present day, the liability of this class to debt has been a continual subject of complaint, and proposals for lightening its pressure have been favourite subjects of popular discussion.

But so far as respects those relations between capitalists and labourers, as employers and employed, which are the subject of this work, the subdivision of the land may be carried to so great an extent as to confine the direct action of those relations to a minority of the nation. In France,

for instance, the majority of the population are not habitually either payers or receivers of wages.

The advantages and disadvantages of the subdivision of land into properties so small as to be cultivated chiefly by the labour of the proprietor and his family, have been frequently discussed by writers on Political Economy. The disadvantages have been stated by the English writers, who have generally been opposed to the system; and the advantages are expatiated on by many continental writers. Mr. J. S. Mill has extracted several very favourable descriptions of its actual working in his work, in which he shows a more favourable disposition towards the system than is usual in this country.

The principal advantages of peasant proprietorship, as described by the advocates of the system, are these:—The man who works upon his own land, and who consequently feels that the whole benefit of his exertions will be enjoyed directly by himself and his family, is likely to work with more energy and perseverance, and with more cheerfulness, than if he were a hired labourer. His possession of an independent property and position, will stimulate him to continued frugality, industry, and good management, for the purpose of preserving and improving it. And the desire of all the individuals of the class that their children should not succeed to a worse position than their own, — that is, that they should be in their turn occupants of properties of about the same value as those of their fathers, — exerts a very strong restraining influence on marriages and the birth of children. The moral check on increase of population, which care for a family produces, is brought to bear with much greater directness upon them than upon a class of hired labourers; for the latter have only the general market of labour to look forward to as a provision for their children, and the conduct of a single family can have no perceptible effect upon this; while the peasant proprietor, who looks to his piece of land as the natural support of his children, cannot fail to see that if

this is to be divided among several, their condition must be greatly deteriorated.

On the other hand, there is one grand disadvantage in peasant proprietorship, which is recognised by Mr. J. S. Mill. The productiveness of labour, measured by the amount of produce obtained by the expenditure of a given amount of human labour, is less than under a system of large farms. In the present state of agricultural knowledge a much larger quantity of produce may be obtained with the same number of labourers by the employment of a large proportion of horse labour, the use of expensive machinery, the outlay of considerable capital in permanent improvements on the land, and the application to the business of farming of a greater amount of educated skill than is to be expected from a population of bodily labourers, even under favourable circumstances.

The consequence of this small degree of productiveness of labour, in the case of very small farms, is that the proprietors are obliged to compensate for this disadvantage by severe labour and great frugality of living. Even when they practice both, they are always found to be, as a class, heavily incumbered with debt. Now a state of permanent and heavy indebtedness is not only detrimental to the comfort of families, but it is apt to produce an injurious effect on the moral character, by tempting the debtor to a very relaxed view of pecuniary obligations. The complacency with which the poor citizens in the ancient republics, who were to a very great extent peasant proprietors, entertained the idea of *novæ tabulæ*, the proneness of the advocates of the French peasant proprietors, such as M. Michelet, to hint at the plunder of the mortgagees as a heroic remedy for the *plaie dévorante de l'usure*, and the very loose notions which have influenced both the conduct of individuals and public legislation on the subject of debts in some of the western states of the Union, where the bulk of the population are freeholders cultivating their own land, all show how dangerous to the moral principles

is the effect of habitual and heavy indebtedness on men of this class. It is true, as is urged by the advocates of this state of things, that where a considerable amount of intelligence and provident habits exist, the position of a small freeholder tends to preserve and strengthen them, and to bring them to bear in a very direct manner on the regulation of the increase of population. But when the intelligent and provident habits are wanting, it is not certain that the situation will create them. In Ireland before the crisis of 1847, it was not found that the possession of long tenures of land, approaching in value to a fee simple, was an effective check upon the increase of population on the land: on the contrary, it was sometimes found to have the opposite effect; because the owners of these tenures, not being controlled by a landlord, could indulge their natural disposition to divide and sub-let the land to an extent incompatible with any tolerable condition of the population. On the other hand, when the land was occupied by tenants at will, and happened to belong to a judicious and active proprietor, his use of his power over the tenantry produced a much more tolerable state of things.

The description which has been given of the life of the peasant proprietors, as one of severe labour and equally severe frugality, applies to their condition in a thinly peopled country, in which the extent of land belonging to each family must be small. In a thinly settled country like the western parts of the United States, the corresponding class may live in a state of rich abundance. But their life must still be very laborious; and the sparseness of the population must interfere very much with their enjoyment of many important physical comforts and conveniences, and in a still higher degree with their intellectual and moral cultivation.

The system of large farms and large estates is, in some respects, particularly adapted to the agricultural circumstances of the British Islands; and the system of very small properties farmed by the owners, is in a correspond-

ing degree unsuited to co-operate with natural conditions in producing the most profitable results. The moisture of our climate, the abundance of heavy clay lands capable of bearing large crops when relieved from the excess of moisture, and the very undulating surface of the country, render an expensive system of under draining very useful and profitable. Now this kind of drainage can be executed much more easily on estates of considerable extent, where the whole slope of the drains from their highest points to the outfalls will in general be on one man's land, than on very small properties which could only be effectively drained by drains carried through the land of different owners. Sheep farming, for which this country is particularly suited, can certainly be conducted much more economically and efficiently by the method of large farms. The same thing is true of the rearing of stock on the poor soils of some parts of the kingdom, and its transference for the purpose of fattening to richer soils at a considerable distance.

Whatever may be thought of the advantages of the condition of small freeholders, it cannot be applied to the whole population of a civilised country. There must always be a town population, among whom all the difficulties arising from the relations between labour and capital, the *prolétaires* and the rich, will have to be dealt with. In some respects these difficulties will be aggravated by the extinction of the classes of the aristocracy, landed gentry, and capitalist farmers, which would follow from the universal division of the land into small freeholds. All the talent, high intellectual cultivation, and ambition of the nation, will naturally be driven into the capital and great towns; because there is no adequate sphere for these qualities among a population of peasant cultivators, whose dealings are on an extremely small scale, whose patronage of great intellectual powers is very small, and whose society can have no attraction for highly cultivated minds, while their jealousy of claims of social superiority is great. The

absence of persons of superior social position, leisure, and talent in the country will tend to concentrate the active political influence in the towns: in these a class of persons possessing great wealth, and a very numerous class of *prolétaires* will be pent up together along with a third social element consisting of a class of poor and aspiring men of talent, too numerous for profitable employment, discontented with a state of society which places them in presence of splendid wealth but in the midst of misery, and therefore very well fitted to produce a collision between the other two. The events of 1848 in France are an illustration of these views.

Other objections to the system of very small properties in land might be added to these; but the whole question, considered with reference to the subject of this Essay, is rather a matter of curiosity than immediate practical importance. For whatever may be thought of the merits of the system in the abstract, when compared with that which prevails in England, it is certain that it cannot furnish a solution of the particular difficulties in the relations between capitalists and labourers which are of most pressing interest in the present day. The portion of the working classes whose claims and opinions are the most important are the mechanics and manufacturing operatives. The conversion of these classes into peasant proprietors would not only be in itself impracticable, unless by a direct and wholesale confiscation of the land of the country, but it could only result in the degradation of men, who are at present the best workmen in the world in their own departments, into the most incompetent and discontented of cultivators. Indeed their own views do not turn in that direction; but are directed rather to obtaining the whole or a part of the profits of the capital engaged in their own trades.

In one respect the question is of some practical interest, as bearing upon the expediency of societies and contrivances for enabling the working men of towns to become

proprietors of land. So far as the object of these is confined to land for building on, enough has been said on them in the chapter on Co-operation. When they go beyond this object, and are extended to the creation of small farms, it must either be intended that the owner should abandon his town life to become a peasant proprietor, or that he should let his land. A system of very small properties with non-resident proprietors, would certainly be the worst of all the forms of property in land. On the other hand, if the purchaser relinquishes his town occupation to become a cultivator, the prospect is not hopeful. The kind of success, which the system of peasant proprietorship produces in the countries which are quoted as the most favourable illustrations of its working, is due to the possession by the peasantry of a large stock of traditionary practical knowledge, handed down and improved from father to son through many generations of cultivators—to confirmed habits of unremitting labour and endurance of hardship—and to extreme abstinence from expenditure of money. Deficiency in any one of these qualities would soon result in failure: and the well-paid operatives of our great towns are deficient in them all. Men of this class live better, care less about indulgence in extra expense, and are far freer from anxiety, not only than a peasant proprietor, but than an English farmer, who farms a farm of moderate extent, and possesses some capital; and to quarter them out upon the land would produce a decided deterioration in their comforts, even if they knew how to cultivate it, and if it were given them for nothing.



## CHAP. XV.

ON THE INFLUENCE OF INTERNATIONAL INTERCOURSE ON THE  
RELATIONS BETWEEN CAPITAL AND LABOUR.

THE nature of the relations between the labour and the capital of this country, or any other particular state, has been considered in the preceding pages, without any special reference to the influence exerted over them by intercourse with foreign countries. In practice, however, this influence is too important to be neglected. This is especially the case with our own country at the present time, not only because the amount of our intercourse with the rest of the world is without parallel in any other age or country, but because the character of that intercourse is such as directly to affect the relative positions of capitalists and labourers.

The principal ordinary intercourse which takes place between nations in time of peace, is the interchange of commodities, which constitutes their import and export trade. This has now arrived, in the case of the United Kingdom, at a magnitude which would have appeared only a few years ago altogether fabulous and impossible. The estimated amount of the exports of the United Kingdom for 1853 is about 95,000,000*l*. The amount of British labour required for the production of this mass of commodities is so considerable a proportion of the whole labour of the nation, if the employment given indirectly by our foreign trade be taken into account, that the extent of the field for the employment of our working classes, and with it their whole condition, must henceforth depend in a great degree upon the maintenance of our foreign trade at its present rate. This is rendered still more inevitable by the fact that, since the

Repeal of the Corn Laws and the other relaxations of our fiscal system, the annual importation of an enormous value of foreign grain and other articles of food has become a regular part of our social system. Even in years of average harvests, the amount of importation of grain alone has been such as would formerly have inspired apprehensions of a commercial crisis.

This part of our supplies is likely to be so raised both in quantity and price by the deficient harvest of 1853, that our payments for it alone may equal the whole value of our annual exports within the recollection of the present generation. Add to this the immense magnitude of our imports of tea, sugar, coffee, tobacco, and other commodities of which the working classes are the largest consumers, and it will be evident that, without the continuance of our export trade on an enormous scale, the nation, and the working population more particularly, would be obliged to submit to a very great change in their way of living from the insufficiency of our exports to pay for those imports, the consumption of which has become an essential part of it. Unless the working classes become converts to the expediency of a return to the Corn Laws, they must see that the maintenance of our present power of underselling foreign competitors, is an indispensable element in their own well-being. During the middle ages, and even in comparatively modern times, the commodities which were imported from abroad, were almost exclusively articles of luxury intended for the consumption of the richer classes. But a glance down the official return of the principal articles imported into Great Britain in the year 1853 will show that by far the largest portion consist either of commodities, of which the greater part is consumed by the working classes, or of raw materials of manufactures destined to be re-exported in a manufactured state. There have been writers, and even politicians, who have treated the maintenance of our manufacturing greatness as a matter of secondary importance. There have even been some who have spoken of it as a doubtful advantage; and

have put forward the opinion, that the nation might be happier and more secure, if it were to make itself independent of foreign countries, by raising all its own food and manufacturing only for the home market. But there is little probability, that views of this kind will have any important influence in the present age; and it is certain that the working classes have no disposition to accept the consequences which necessarily follow from them. For the cessation of the dependence of this country upon foreign trade, means the cessation of imports of foreign corn and of other foreign provisions, and a great diminution in the consumption of groceries, cotton, and other foreign articles consumed by them.

Now, the continuance of our exports at their present amount, in other words, the maintenance of our present degree of superiority in manufactures over all other nations, imperatively requires that, in the competition with the rest of the world, our manufacturers shall neither have their expenses increased, nor their motives for exertion in invention and improvement weakened by artificial arrangements for the profit of their workmen. Even at present their competition with the manufacturers of other nations resembles the race of a superior, but over-weighted, horse against inferior, but less burthened, rivals; in which a few pounds more weight, or one pull upon the bridle may decide the match against him. In most of the countries which present the greatest capacity for receiving our manufactures, they are met by protective tariffs framed for the express purpose of excluding or limiting their introduction; and in the more distant markets, to which they are in consequence driven, they have to compete with the productions of nations who possess some great advantage, either in the possession of a raw material, which we are obliged to import from a great distance, or in cheapness of labour. The nations against whom we have to compete, have profited by the thirty-eight years of peace which they have enjoyed, by improving their

manufactures in a very great degree, and striving by a close imitation of all our own improvements to approach as nearly as possible to equality to ourselves. If our manufacturers had simply maintained their exports at their old amount, the result would, under such circumstances, have been creditable to them. That they should have immensely increased upon that amount, must be regarded as a remarkable instance of the power of ingenuity and energy combined. How far they would be likely to continue equally successful under the dictation of Trades' Unions, or of a Government which leaned towards the views of the latter, will be decided without difficulty by all who can appreciate the importance of unshackled freedom of action, and the unremitting application of every kind of economy in the competition of industry. The following table giving the amount of the exports of the United Kingdom during the last twenty-one years, shows the rapid increase of our foreign trade during the present generation, and the enormous magnitude to which it has attained at the present time. These are remarkable facts in themselves; and they show very forcibly the degree, in which our national prosperity is now dependent upon the maintenance of our manufacturing superiority; that is, upon the continued ability of our manufacturing capitalists to produce much cheaper than the manufacturers of all other countries together.

Declared Value of Exports from the United Kingdom from 1833 to 1853.

				£
1833	-	-	-	39,667,348
1834	-	-	-	41,649,191
1835	-	-	-	47,372,270
1836	-	-	-	53,293,979
1837	-	-	-	42,069,245
1838	-	-	-	50,061,737
1839	-	-	-	53,233,580
1840	-	-	-	51,406,430
1841	-	-	-	51,634,623
1842	-	-	-	47,381,023
1843	-	-	-	52,279,709
1844	-	-	-	58,584,292
1845	-	-	-	60,111,082

				£
1846	-	-	-	57,786,876
1847	-	-	-	58,842,377
1848	-	-	-	52,849,445
1849	-	-	-	63,596,025
1850	-	-	-	71,359,184
1851	-	-	-	74,448,722
1852	-	-	-	78,049,367
1853	-	-	-	95,000,000.*

It will be seen that the amount of our exports in the year ending the 4th of January, 1854, is 130 per cent. larger than in the year ending January 4th, 1833. We are accustomed to admire, and with great reason, the very rapid progress of the United States. But the rapid progress of the United Kingdom is in some respects a still more remarkable phenomenon; because it is not assisted by the grand advantage possessed by the Americans, a boundless extent of fertile land; and it takes place, notwithstanding the immense burthen of taxation rendered necessary by an enormous national debt and great military and naval establishments. The total exports of the United States in the year ending the 30th September, 1833, were \$90,140,433: in the year ending June 30th, 1852, they were \$209,658,766 (M'Culloch's Commercial Dicty.) The exports from the United Kingdom have therefore increased in the same ratio as those of the United States during periods which nearly coincide. It may, however, be said that, although this rapid growth and immense magnitude of our export trade, are proofs of the great skill and energy of our manufacturers, it is not equally certain that the working classes derive a proportional advantage from the results. But an examination of our imports, the payment for which, with the other calls upon the funds of the country, absorb the whole proceeds of the exports, is an answer to such a

\* The amount for all the years except the last is taken from Mr. M'Culloch's Commercial Dictionary. The amount for the year ending January 4th, 1854, is estimated by adding to the official returns of the principal exports, amounting to 87,357,306*l.*, a proportional sum for the other exports, founded on the proportion between these and the principal exports in the two previous years.— See the *Economist* of 25th February, 1854.

doubt. During the year 1853, our imports of grain were as follows :—

Corn :—Wheat	-	-	-	-	-	Qrs. 4,949,314
Barley	-	-	-	-	-	828,670
Oats	-	-	-	-	-	1,035,072
Rye	-	-	-	-	-	76,700
Peas	-	-	-	-	-	101,774
Beans	-	-	-	-	-	350,401
Indian Corn, or Maize	-	-	-	-	-	1,552,934
Buckwheat	-	-	-	-	-	7,102
Beer or Big	-	-	-	-	-	964
Total of Grain	-	-	-	-	-	8,902,921
<hr/>						
Wheatmeal or Flour	-	-	-	-	-	Cwts. 4,646,400
Barleymeal	-	-	-	-	-	51
Oatmeal	-	-	-	-	-	826
Rye Meal	-	-	-	-	-	19
Pea Meal	-	-	-	-	-	14
Indian Corn Meal	-	-	-	-	-	15,581
Buckwheat Meal	-	-	-	-	-	48
Total of Flour and Meal	-	-	-	-	-	4,662,939
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Grand total Grain, Flour and Meal as Grain, qrs.	-	-	-	-	-	10,068,665
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If the free importation of corn is a benefit, the working classes are the part of the community who derive the greatest advantage from it. Add to this amount, the quantity of tea, coffee, sugar, cotton, tobacco, and other articles of which they are the largest consumers ; and it will appear how large a portion of the export trade is carried on for the direct supply of their wants.

When it is urged on behalf of the manufacturers, that the necessity of competing against the foreigner makes it impossible that they should augment wages, shorten hours, and in other ways increase the expense of production, the answer is sometimes made, that the health and comfort of the working population are more precious than the maintenance of our foreign trade. The inference which is drawn from this proposition, in itself very true, is that wages, hours, and other conditions of labour ought to be

adjusted according to what may be considered most conducing to the well-being of the working population, even although the result should be that the manufacturers will no longer be able to undersell the foreigner. The advocates of such opinions as these, and all who, without distinct recognition of these opinions, deal with the manufacturers in the spirit which they tend to produce, appear to suppose that the manufacturers' profits are the chief interest which is at stake in their competition with the manufactures of other countries. But, in truth, the operatives have a more momentous interest in it than the employers. Not only does the extent of the demand for their labour depend in a great degree upon continued success in that competition, but they are dependent upon it, as consumers, for the supplies which have become an essential part of their condition.

In the present generation, the emigration of the inhabitants of these islands to distant countries has reached a magnitude, and is likely to exercise an influence upon our social prospects, which could not have been foreseen even by our immediate predecessors. It is true that among the ancient Greeks and Romans the formation of colonies was a means well understood, and frequently practised, of providing for the surplus population of a state, and so anticipating the causes of social discontents and convulsions: and the same practice was a recognised part of the social economy of the races whose emigrations at length caused the destruction of the Roman empire. But the nations of modern Europe, placed on a continent already fully occupied, and separated from the wildernesses of America by an expanse of ocean, which appeared too vast to admit of the transportation of great masses of people, looked on the formation of colonies rather as a means of extending their trade or political influence, or of removing those individuals whom they were glad to get rid of, than as a remedy for the evils of excess of population. Hence, when Malthus insisted on the strong tendency of popula-

tion to increase, he could not foresee that the annual emigration from a great European nation, might become equal to its annual increase; and that in this way the population, even of a prosperous state, might possibly remain stationary for a considerable period, with only a moderate application either of the physical or the moral check. But the great improvements in navigation, the strong temptations to emigration presented by the brilliant prosperity of the United States and of our own colonies, and other causes, have so increased the annual amount of emigration within the last few years, that this result has already been attained for a short period. It appears from a report of the Registrar-General, that in the quarter ending June of the year 1853:—

The births in England were	-	-	-	158,718
The deaths were only	-	-	-	107,861
				<hr/>
				50,857
				<hr/>

The births and deaths of Scotland and Ireland are not registered; but the Registrar estimates that the total excess of births over deaths in the United Kingdom during the quarter, cannot exceed 79,820. On the other hand, the emigration from the United Kingdom during the same quarter, amounted to 115,959. Hence it appears that, during that time the amount of emigration, not only compensated for the natural increase of the population, but produced an actual diminution of the people of these islands. This temporary reversal of the general movement of population is the more deserving of notice, because it occurred in a year in which the births were more than usually numerous, in consequence of the multiplication of marriages produced by the preceding period of prosperity among the working classes. But as the emigration during this particular quarter was considerably above the average of the year, the results of that quarter do not show the general movement of the population during the longer term. When the results of the whole of the year 1853



are ascertained, the emigration from the three kingdoms may be expected not to differ greatly from the excess of births over deaths. In other words, the population has been brought very near to a stationary state.\*

It may therefore be considered that at the present time the disposition to emigrate, and the ability to pay for the expense of emigration are adequate to prevent any considerable augmentation of population of the three kingdoms, at its present rate of increase. If this novel state of things is soon to cease, and the nation return to what we have been accustomed to consider as its normal state—that is, a considerable ratio of decennial increase—the re-action must be produced, either by a diminution in the combined desire and ability to emigrate, or by an increase in the number of births, or both.

It does not seem probable that there will be a very great diminution in the desire to emigrate, for some time to come. The largest part of the annual emigration from the United Kingdom has been that from Ireland. According to the reports of persons conversant with the state of men's minds in Ireland, the belief that emigration, particularly emigration to the United States, is the one desirable course for every man who can in any way accomplish it, prevails throughout the mass of the nation. Notwithstanding the improvement which has commenced in Ireland within the last few years, the difference in the rate of wages and the prospects of advancement between that country and the United States, is still so very great that there is a very adequate motive for this general desire for removal to the latter country. This disposition is greatly fostered by the immense number of persons of Irish birth or Irish descent, who are already in the United States. This element in the American nation is reckoned by

\* In the quarter ending September 1853, of which an account has since been published by the Registrar-General, the excess of births over deaths in England and Wales was 55,249; and he estimates the total excess in Great Britain and Ireland at 83,000. The number of emigrants registered during the same period were 87,467.

millions, and it is sufficiently influential to command respect and flattery from those who aim at political importance in the Republic.

A native of Connaught or Munster landing at New York, does not feel himself in a strange land. He will be welcomed on the quay by countrymen, probably by relations, and hear the Irish accent on every side. He will find the Irish vote turning the scale at elections in favour of the Democratic party, and Irish refugees raving against England as furiously and irrationally as if they were still enjoying impunity under an English government. Irish pigs walking the streets of the city, in all the immunity from police interference granted to animals whose owners have votes in the city election, will remind him of the pigs at home, who were allowed the best place in the cabin because they paid the rent. Archbishop Hughes, contending against the use of the Bible in the Common Schools of New York, will appear to him very much like Archbishop M'Hale, disputing with the Board of National Schools; and he may have the good fortune to take part in an Irish riot, which will agreeably recall to his recollection the riots with which he was familiar at home. It is true that his licence of speaking and acting in the Democratic Republic, although great, will fall considerably short of that in which he was indulged under the "brutal and bloody Saxon tyranny." He will have to speak very civilly of every thing American; to be measured in his attacks against Protestantism and Protestants: and his favourite orators, after indignant oratorical appeals to Americans to extirpate slavery and oppression all over the world, may have to appease the jealousy of the slave-holding Democrats of the South by a very express declaration, that their remarks applied exclusively to imaginary and metaphorical slavery in the old world, and did not imply any dislike of real and legal slavery in the new. Still, notwithstanding these drawbacks, he may, to a great

extent, find or make a Tipperary wherever he goes, but a Tipperary of high wages and without landlords.

While the United States thus present to the Irish emigrant much that is familiar to him, along with the promise of earnings far beyond what he has been accustomed to, they offer to the more intelligent emigrant from the North of Ireland, inducements of a higher kind. He has the prospect of becoming a comfortable freeholder by some years of strenuous exertion, instead of remaining all his life a tenant at a full rent in his own country. And the great body of emigrants, who have already arrived and thriven in the States, not only encourage their relations and acquaintances to follow them, but assist them with very numerous remittances of funds to do so. It appears probable, that the strength of the disposition to emigrate will continue without any great abatement, until the diminution of the number of the population, with the increase in the demand for their labour, shall have produced a very material rise in the remuneration of labour.

Another kind of emigration, which is likely to continue on a considerable scale for some time, is that to Australia. This takes place chiefly from England and Scotland. One portion of it is assisted by funds provided in the colony, and also, to some extent, by voluntary subscriptions in England. The rest of the emigration to Australia is attracted by the gold-fields, and by the extraordinary rates of wages and profits, which the discovery of these has produced. Its continuance and increase may be expected to continue, until the productiveness of the gold-fields shall have diminished in such a degree as to reduce the difference between the productiveness of labour at home and in Australia, taking into account the different prices of commodities and accommodation of all kinds, to a moderate amount. Without attempting any estimate, the materials for which do not exist, of the quantity of gold which may be extracted from the diggings before the working of them becomes unprofitable,

it may be reasonably anticipated, that they will at any rate continue sufficiently productive for some years from the present time, to attract a considerable emigration. Gold has been found in great abundance in so many places distant from one another that, when the extremely hurried and imperfect manner in which explorations have been conducted is taken into account, it is reasonable to suppose that a considerable portion of the auriferous region is still unexplored. All the diggings yet undertaken have been carried on in so irregular and hasty a way, that none can yet have been nearly exhausted. The methods of separating the metal from the soft deposits have been so imperfect as to leave a large amount of metal in the refuse; and the undertaking of extracting gold from the rock has hardly been commenced. It may be expected that, when the extravagant value of labour, occasioned by the splendid prizes at present drawn by the more fortunate among the diggers, has subsided to a level much lower than the present rates, but still very considerably above the value of labour in this country, the application of capital to the extraction of gold, and a more systematic process of exhausting the gold-fields will commence, and that this second stage in the workings will continue for some years sufficiently profitable to attract settlers from this country.

The British provinces of North America, although they do not present the same glittering prizes as Australia, offer in their agricultural prosperity great inducements to emigrants: and the extent of the field for colonisation in that quarter, vastly enlarged by the improvements in communications, which are now in progress, insures the continuance of these inducements for many years.

If therefore the rates in wages, and the prospects of advancement of all classes in Great Britain and Ireland, were to continue during the next ten years the same as at the present time, the annual amount of emigration might equal the natural increase of population during that

period. It must be remembered that a large proportion of the emigrants consists of young or middle aged men and young women; that is, of that portion of our population, on whose numbers the number of births must depend. Hence the effect of a very large emigration continued for several years, must be to leave in the mother country an excessive proportion of old persons and children, who cannot produce any immediate addition to the population. The operation of this cause has been counteracted, during the last two or three years, by the increased disposition to marry, produced by the general abundance of employment and cheapness of necessaries. It would be likely to tell more sensibly, if the price of provisions were to continue high for a long time, so as to give a great check to marriages.

The rates of wages of many classes of working men have been so high during the last two years, that it may be doubted whether expatriation would be, on the whole, a benefit to them if this should continue, when all the advantages which this country presents to those classes, and the disadvantages inseparable from a removal to a distant reigon, are taken into account. But there are other large sections of the working population, who are in a different position. Thus the class of agricultural labourers in Ireland, in part of Scotland, and in the South West of England, receive wages so small in proportion to the rewards of labour in the countries to which emigrants chiefly go, that, after making every allowance for all drawbacks on emigration, the clear gain would in their case be great and certain. Another class, to whom emigration holds out great prospects of advantage, is the class of farmers and farmers' sons, possessed of some funds, but not of sufficient capital to enable them to farm on a considerable scale.

The conclusion which would follow from these considerations, if they were all which had to be taken into account, is that the increase of population in these islands

would be arrested, until such an improvement should have taken place in the condition of those classes from which emigrants are chiefly furnished, as would weaken in a great degree the strength of the disposition to emigration, and thus greatly reduce its annual amount.

The following statement of the annual emigration from these islands, from 1843 to 1853 inclusive, shows its very rapid development up to the close of 1852. But the diminution in the amount for 1853, shows that the improved condition of the working classes of the two islands had already begun to produce some effect in diminishing the intensity of their disposition to emigrate.

TABLE A.

Emigration from Great Britain and Ireland in each Year, from 1843 to 1852.

Years.					Number of Emigrants.
1843	-	-	-	-	57,212
1844	-	-	-	-	70,686
1845	-	-	-	-	93,501
1846	-	-	-	-	129,851
1847	-	-	-	-	258,270
1848	-	-	-	-	248,089
1849	-	-	-	-	299,498
1850	-	-	-	-	280,849
1851	-	-	-	-	335,966
1852	-	-	-	-	368,764
1853	-	-	-	-	about 317,000.

It is necessary to take into account the possibility of a great increase in the number of births, arising from the multiplication of marriages. The following table shows the steady increase in the annual excess of births over deaths, in England and Wales alone, during a period of thirteen years:

TABLE B.

Excess of Births over Deaths in England and Wales, for the Twelve Years from 1841 to 1852.

Years.					
1841	-	-	-	-	168,311
1842	-	-	-	-	168,220

Years.						
1843	-	-	-	-	-	180,880
1844	-	-	-	-	-	183,830
1845	-	-	-	-	-	194,155
1846	-	-	-	-	-	182,310
1847	-	-	-	-	-	116,661
1848	-	-	-	-	-	163,226
1849	-	-	-	-	-	137,306
1850	-	-	-	-	-	224,436
1851	-	-	-	-	-	220,691
1852	-	-	-	-	-	216,233.

Notwithstanding this increase, and the corresponding increase in the number of marriages by which it is produced, the power of increase of the population of these islands is still far from being exhausted. If provisions should be cheap, and trade good during the greater part of the next years, and if the intensity of the prudential checks on marriage should not be greatly improved during the same time, the number of births may be augmented in such a degree as to neutralize to a great extent the influence of emigration.

Considering the strong power of accumulation which the capital of the nation has exhibited, during the present generation and up to the present year, it may be confidently anticipated that, unless some very extraordinary disturbing causes should be interposed, our national wealth will continue to increase as heretofore, by a very large annual amount. And the increase of capital, if it coincides with a stationary or nearly stationary condition of the population, must produce a general rise in wages. It is not necessary, in order to check emigration and admit of a renewal of the decided upward movement of our numbers, that the rates of daily money wages should be brought very near to the rates of the United States. This country presents many advantages to the working man, and still more to persons of every other class, when compared with the United States, or any other new country. The most important kinds of provisions have been as cheap in this country as in the United States during the greater part of the period which has elapsed since our adoption of Free Trade. Manufactured articles are cheaper.

And by remaining in his own country, a man will avoid many hardships and many unpleasant novelties, besides the expense and suffering of the voyage, and separation from his friends. Probably a rise of the minimum rate of weekly wages of common agricultural labour throughout the three kingdoms, to twelve shillings, with some, though a smaller proportional, rise in the remuneration of most other kinds of work, would be sufficient to reduce the annual emigration to an amount consistent with a decided progressive increase of the population. As the rates of agricultural wages in some English counties are at present not below this level, there is nothing impossible in the supposition that it may be gradually extended to the whole country. Such an improvement would indeed require, in the case of Ireland, a great diminution of the population in addition to the large reduction which has already occurred since 1847. But the strength of the disposition to emigrate is so strong in that island, that the requisite diminution may take place. The effects of emigration, therefore, present to the members of the working classes who remain at home, the prospect of a considerable improvement in their condition ; an improvement not attempted to be forced by interference with natural laws, but proceeding from the only true cause of increase in the reward of their labour, the increased proportion of capital to labour. This improvement could not indeed proceed indefinitely, even if it did not tend to limit itself by its tendency to check emigration. For if the rates of wages were to rise beyond a certain point, the profitableness of that labour to the employer would be so much reduced, especially in producing for the foreign market, that the increase of capital would be checked, and with it the means of further improvement in wages.

Great as are the advantages which have resulted from the extension of emigration within the last few years, it cannot be considered an unmixed good. It has opened to this nation an opportune and most valuable means of escaping from great political, social, and economical diffi-



and others, which may be gathered from the last chapter, would be fatal to any proposal for establishing the principle of co-operation as a substitute for that of the payment of wages by any general measure, or at any early period. All that is practicable or desirable is, that any artificial impediments in the way of making trial of the principle should be removed; that thus any working men who may save either for the purpose of uniting together to work on their own account, or for the purpose of taking a share in undertakings founded by others, and all those who, by intelligence and good-conduct, may acquire the confidence of capitalists, and procure a connexion with them, should have every facility for doing so; that all employers, who may be disposed to try the system of remunerating the men who work under them by a share in profits, may be freed from the legal risk which at present attends the system; that the attention of employers should be given to the principle, as one which has recommendations both of an economical and social kind; and that the minds of all working men, who are dissatisfied with their present relations with the capitalists, should be directed to it, as the only practicable means of raising themselves to a different position. Under any circumstances the extension of the principle must be and should be very gradual. Its application is likely to be confined, in the first instance, to a select portion of the working class — to those whose command of funds, intelligence, and character are above the average. The prospect of working the system with success will be much greater when confined to men of such a character, than if it were applied to the working population at large: and its extension to a greater number will depend upon the acquisition by them of the same qualifications.

The subject is, therefore, of prospective, rather than immediate, importance; and is more important in its social, than in its economical, bearings. Considered with a view to its indiscriminate application to all employments,

or its immediate application to any employment with working men of the present average standard of conduct, intelligence, and possession of funds, the prospect of advantage from it would not be hopeful. But, viewed as a mode of presenting to the working man new means and motives for raising himself above that standard, and confined to those employments to which experience may prove it to be adapted, it may become a valuable element in our industrial system.

As its advantages are such as will be reaped rather by following generations than the present, so the difficulties for which it is here proposed as a remedy are likely to press more seriously upon our children than upon ourselves.

When we attempt to speculate upon the direction in which future changes in our industrial system and in the whole order of society are likely to take place, it becomes necessary to consider not only what arrangements are in themselves the most favourable to efficiency of the productive power, but what are most likely to give satisfaction to the producers. The increased disposition of the working classes to think and act for themselves must be taken into account, as well as the prospect that henceforth this disposition will become more decided with every generation. These considerations should be combined with the probability that their increased impatience of control will be accompanied by improvement in their intelligence. Every improvement in their intelligence will diminish the difficulty of working the system of co-operation with effect; while their growing impatience of control will tend to augment the difficulty of maintaining the strictness of industrial discipline, which is essential to success, except by giving to all a direct interest in enforcing it.

Considerations of this nature may turn the scale in practice. It is conceivable that the present system, in which a few capitalists hire the labour of a great number of men, and then direct it, according to their sole judgment, with the strictness of military command, may be, in itself, the most efficient way of conducting any given industrial

process, as it is certainly the least troublesome; and that yet the state of mind of the men employed may hereafter become such, that it may be more expedient, in fact, to admit a more complicated arrangement.

Mr. S. J. Mill and Mr. Greg have treated the subject of co-operation, the former in his "Principles of Political Economy," the latter in his "Essays on Political and Social Science," contributed chiefly to the "Edinburgh Review." While both agree in the expediency and importance of giving to the working classes all facilities for trying it, Mr. Mill takes a much more favourable view of the amount of advantage which they are likely eventually to derive from it. The opinions which have been expressed in this and the preceding chapters respecting the very great practical difficulties attending the system, are in harmony with the conclusions of Mr. Greg upon the same subject. They are also supported by the authority of Mr. M'Culloch, who, in his "Treatise upon Wages," has stated very strongly the objections to the co-operative principle. On the other hand, Mr. Mill has expressed a strong opinion, that co-operation in some form may be expected eventually to prevail over the practice of payment by fixed wages.

One of the views which has been taken in the preceding chapters is, that the extent to which the system can be practised with success depends very greatly upon the intelligence of the working class, their habits of self-government, and their power of appreciating the good qualities of their superiors in station, and that these points of character do not exist among the present generation of working men to a sufficient degree to fit them for its general application. If this view is correct, the merits of the principle cannot be completely tested in the present age, and it must be reserved for our descendants to decide whether the estimate of Mr. Mill or those of Mr. M'Culloch and Mr. Greg approach nearest to a correct appreciation of its ultimate importance to society.

## CHAP. XIII.

ON THE LAW OF PARTNERSHIP VIEWED IN REFERENCE TO  
THE PRINCIPLE OF CO-OPERATION.

THE expediency of modifying the Law of Partnership, so as to authorise the establishment either of Joint Stock Companies or of private partnerships, or both, under certain conditions, with the privilege of a liability, confined either to the amount of the subscribed capital, or some other definite amount, has long been a subject of discussion. Formerly, it was regarded as a question of commercial expediency, in which the advantage to the public from the greater security from failure or fraud to be derived from the rule, that no body of men can contract debts without being liable for them to the whole extent of their means and beyond, was balanced against the benefit to individuals, and through them to the community, of a permission to enter upon business on different terms, when those of an ordinary partnership appeared to them too hazardous. Regarded from this point of view, the subject admits of much discussion, and both sides of the question have, in fact, been supported by high commercial authorities. But since the extension to the working classes of facilities for trying the experiment of making themselves independent of their employers has come to be considered an object of high social interest, a new element has been introduced into the discussion. The decision of the question, so far as they are concerned, turns upon considerations higher than a balance of commercial advantages and disadvantages; and it may be expedient to make a partial modification of the law to meet their particular case, whatever may be the judgment of the legisla-

ture on the more general question. In this way the Law of Partnership is connected with the subject of this work, although a full discussion of the general commercial question would be foreign to it.

The principal features of the Law of Partnership, as it exists in England and Scotland\*, are these. Any number of persons joining together to carry on any kind of business are liable without limit for all the debts and engagements they may contract, unless they are protected by a Royal Charter, or an Act of Parliament, conferring limited liability—privileges which can only be obtained in a small proportion of cases, and at a heavy expense. Every individual in the association is thus liable without limit for the acts of every one of his associates, even although those acts may have been performed without his sanction, and even without his knowledge: but the danger, which results from this particular rule of law, may be to a considerable extent obviated by adopting the form of a Joint Stock Company; for in this form of partnership the association is only responsible for the acts of a small number of officers, who can be removed by the shareholders at the periodical elections, or controlled by resolutions of general meetings. But there are disadvantages connected with this form of partnership which interfere with its application to most kinds of business.

Where the form of a Joint Stock Company is not adopted, the danger of that maxim of the Law of Partnership, which makes every partner liable without limit for all the acts of his fellow-partners, is aggravated by the facility with which, in the existing state of the law, the character of partner may be imposed upon a man. Although there may be no agreement for a partnership, and no intention of constituting that relation, the law will infer partnership from participation in profits. The law is not altogether clear upon this point; but it may at

\* In Ireland partnerships with limited liability are allowed under certain conditions.

least be said, that no man can be confident that he may not be involved in the consequences of partnership with another man, if he has admitted the latter to a participation in profits with himself.

Whenever the misconduct or disputes of partners render necessary a resort to law, the appeal must be made to the Court of Chancery. That tribunal is expensive and slow in most cases, but it is particularly costly and tedious where numerous parties are engaged in a suit, and complicated accounts have to be discussed.

Long experience of the consequences of these rules of our Commercial Law has impressed two rules of conduct upon prudent men of business. One is, not to engage in any partnership which is not in the form of a Joint Stock Company, unless where the number of partners is very small, in general not more than three or four; where every partner is very well known to all the rest; and where there is an approximation to equality among all, either in wealth, or, at least, in social position. Another is, not to become a shareholder in any Joint Stock Company with unlimited liability, except in such as are established for some one of a few kinds of business, which have been found to admit of tolerable management by a Board of Directors. The third is, not to remunerate any persons employed by them in their business, either altogether or in part by a share in profits, excepting in the case of individuals in whom they place such peculiar confidence as not to be afraid in their case of the legal consequences of partnership.

All forms of co-operation which are based upon the division of profits between a capitalist and his workmen, involve the necessity of his becoming the partner of a considerable number of working men, for purposes for which the machinery of a Joint Stock Company is not generally found to be well suited. It cannot, consequently, be expected that capitalists will in the present state of the law engage in any plans of this kind to an extent sufficient to give the principle a fair chance of success.

If the co-operative association consist of working men only, the number of partners will render it unsafe and unmanageable as a private partnership, if it be on a scale sufficient for anything beyond a very small amount of business. Its erection into a Joint Stock Company will be attended with expense; and, whether it be constituted in the one form or the other, if resort to legal proceedings should be required, the expenses and delay will be ruinous to working men.

For these reasons the principle of co-operation cannot have a fair trial in this country until some modifications shall have been made, either in the general laws of partnership, or, at least, in their application to the case of associations, in which manual labourers are participators in profits.

The kind of alterations which are indicated by the requirements of the case are,

1st. The permission of some form of limited liability in cases of division of profits between capitalists and workmen, on such conditions, and with such limitations, as may be thought necessary. Or, as a partial substitute, an enactment that participation in profits on the part of the workman should not give him the character of a partner.

2ndly. The regulation of the liability of workmen in associations composed of men of their own class only.

3rdly. The provision of simple and inexpensive modes of organising associations of working men for the purpose of manufacturing on their own account.

4thly. The substitution of some cheap and local tribunal for the decision of all disputes in associations composed either of workmen only, or of capitalists and workmen. The County Courts are the only tribunals at present available for this purpose.

As there may be great difficulty in drawing the line between associations having working men as partners, and other associations for purposes of manufacture or trade, the grant of facilities to the working classes for

the trial of co-operation will be greatly simplified, if it shall be determined to introduce into our Commercial Code a general law of limited liability, on certain conditions, and with certain limitations. These conditions or limitations would doubtless be framed with a view to diminishing, as far as possible, the force of the objections which are urged by the opponents of the principle. One provision would in all probability be, that the protection of limited liability should not extend to any associations formed to carry on banking business within the United Kingdom. Some of the provisions of the French Law of Partnership *en commandite* would probably be adopted, such as the prohibition against the *commanditaire*, or limited partner, allowing his name to be used in the firm, or taking any part in the management, under penalty of becoming liable without limit as an ordinary partner; the obligation on the *commanditaire* to pay up the whole of his subscription to the capital in cash, and not to withdraw any part of it, either in the form of a payment of profits out of capital, or in any other way; and the obligation of publishing in the "Gazette" the names of all the partners, the duration of the partnership, and the amount of the subscriptions of the *commanditaires*.

If it should be thought necessary to provide some security to the public against the capitalists engaged as limited partners permitting the business to be continued after such a decline in the means of the firm as would be likely to end in insolvency, they might be required to make out periodically the balance sheet of the firm, and to value its assets; and if they allowed the business to be continued for a certain time after the loss of a certain proportion of the capital of which they had announced themselves to be subscribers, they might be made liable in case of subsequent insolvency, not without limit, but only to the extent of the deficiency in that capital which might be shown to have existed for a length of time fixed by the law.

With respect to Joint Stock Companies, in which there



would be no *gérants* to be personally liable for the management, the sanction of some public authority might still be required; but the procuring this sanction might be made as inexpensive and simple as possible; and the refusal of it might be confined to cases, in which either the object or the plan of the association was objectionable. In France, where the sanction of the Conseil d'Etat is required, it is only refused in such cases. The obligation of depositing in a public office annual statements of the accounts, made out in such a manner as might be prescribed, might always be one condition of the establishment.

It might also be enacted, that all associations for the purpose of carrying on business under the protection of limited liability, whether as companies or as private firms, should take a title which would distinguish them from companies and firms the members of which were liable to the public without limitation. For instance, as the word "company" generally forms part of the firm of an unlimited private partnership (& Co.), and is also the usual title of ordinary Joint Stock concerns, limited partnerships, and Joint Stock undertakings with limited liability might be bound to substitute the titles of "Associates," and "Association." The public would in this way receive full warning, from the commercial designation of the association, that they were not to look to the individual properties of all the members for the security of its engagements.

A longer discussion of the general subject of the Law of Partnership, as it affects the interests of the commercial classes, would be inappropriate to the subject of the present work.

## CHAP. XIV.

## ON THE SUBDIVISION OF LANDED PROPERTY.

THE effect of the division of land into small properties cultivated by the labour of their owners is to place a portion of the working classes of the country in a position independent of all relation with capitalists, so far as respects the employment of their labour by the latter. It is true that in practice, when the relation of employer and employed has been superseded in this way, another important relation between the class of monied men and the labouring class has always been substituted ;—the relation of creditor and mortgagee, of borrower on the one side and debtor on the other. A very small proprietor is compelled, or tempted, to become a borrower or debtor from many causes ; the small amount of his income gives him little means of repaying loans ; and the tenacity with which all kinds of landed proprietors cling to the possession of land makes him unwilling to relieve himself by a sale. Hence indebtedness is very common among them, and its burthen is felt to be very onerous. From the class of poor citizens in the earliest times of the ancient republics to the peasantry of France and the settlers of the Western States of the Union in the present day, the liability of this class to debt has been a continual subject of complaint, and proposals for lightening its pressure have been favourite subjects of popular discussion.

But so far as respects those relations between capitalists and labourers, as employers and employed, which are the subject of this work, the subdivision of the land may be carried to so great an extent as to confine the direct action of those relations to a minority of the nation. In France,

for instance, the majority of the population are not habitually either payers or receivers of wages.

The advantages and disadvantages of the subdivision of land into properties so small as to be cultivated chiefly by the labour of the proprietor and his family, have been frequently discussed by writers on Political Economy. The disadvantages have been stated by the English writers, who have generally been opposed to the system; and the advantages are expatiated on by many continental writers. Mr. J. S. Mill has extracted several very favourable descriptions of its actual working in his work, in which he shows a more favourable disposition towards the system than is usual in this country.

The principal advantages of peasant proprietorship, as described by the advocates of the system, are these:—The man who works upon his own land, and who consequently feels that the whole benefit of his exertions will be enjoyed directly by himself and his family, is likely to work with more energy and perseverance, and with more cheerfulness, than if he were a hired labourer. His possession of an independent property and position, will stimulate him to continued frugality, industry, and good management, for the purpose of preserving and improving it. And the desire of all the individuals of the class that their children should not succeed to a worse position than their own, — that is, that they should be in their turn occupants of properties of about the same value as those of their fathers, — exerts a very strong restraining influence on marriages and the birth of children. The moral check on increase of population, which care for a family produces, is brought to bear with much greater directness upon them than upon a class of hired labourers; for the latter have only the general market of labour to look forward to as a provision for their children, and the conduct of a single family can have no perceptible effect upon this; while the peasant proprietor, who looks to his piece of land as the natural support of his children, cannot fail to see that if

this is to be divided among several, their condition must be greatly deteriorated.

On the other hand, there is one grand disadvantage in peasant proprietorship, which is recognised by Mr. J. S. Mill. The productiveness of labour, measured by the amount of produce obtained by the expenditure of a given amount of human labour, is less than under a system of large farms. In the present state of agricultural knowledge a much larger quantity of produce may be obtained with the same number of labourers by the employment of a large proportion of horse labour, the use of expensive machinery, the outlay of considerable capital in permanent improvements on the land, and the application to the business of farming of a greater amount of educated skill than is to be expected from a population of bodily labourers, even under favourable circumstances.

The consequence of this small degree of productiveness of labour, in the case of very small farms, is that the proprietors are obliged to compensate for this disadvantage by severe labour and great frugality of living. Even when they practice both, they are always found to be, as a class, heavily incumbered with debt. Now a state of permanent and heavy indebtedness is not only detrimental to the comfort of families, but it is apt to produce an injurious effect on the moral character, by tempting the debtor to a very relaxed view of pecuniary obligations. The complacency with which the poor citizens in the ancient republics, who were to a very great extent peasant proprietors, entertained the idea of *novæ tabulæ*, the proneness of the advocates of the French peasant proprietors, such as M. Michelet, to hint at the plunder of the mortgagees as a heroic remedy for the *plaie dévorante* de l'usure, and the very loose notions which have influenced both the conduct of individuals and public legislation on the subject of debts in some of the western states of the Union, where the bulk of the population are freeholders cultivating their own land, all show how dangerous to the moral principles

is the effect of habitual and heavy indebtedness on men of this class. It is true, as is urged by the advocates of this state of things, that where a considerable amount of intelligence and provident habits exist, the position of a small freeholder tends to preserve and strengthen them, and to bring them to bear in a very direct manner on the regulation of the increase of population. But when the intelligent and provident habits are wanting, it is not certain that the situation will create them. In Ireland before the crisis of 1847, it was not found that the possession of long tenures of land, approaching in value to a fee simple, was an effective check upon the increase of population on the land: on the contrary, it was sometimes found to have the opposite effect; because the owners of these tenures, not being controlled by a landlord, could indulge their natural disposition to divide and sub-let the land to an extent incompatible with any tolerable condition of the population. On the other hand, when the land was occupied by tenants at will, and happened to belong to a judicious and active proprietor, his use of his power over the tenantry produced a much more tolerable state of things.

The description which has been given of the life of the peasant proprietors, as one of severe labour and equally severe frugality, applies to their condition in a thinly peopled country, in which the extent of land belonging to each family must be small. In a thinly settled country like the western parts of the United States, the corresponding class may live in a state of rich abundance. But their life must still be very laborious; and the sparseness of the population must interfere very much with their enjoyment of many important physical comforts and conveniences, and in a still higher degree with their intellectual and moral cultivation.

The system of large farms and large estates is, in some respects, particularly adapted to the agricultural circumstances of the British Islands; and the system of very small properties farmed by the owners, is in a correspond-

ing degree unsuited to co-operate with natural conditions in producing the most profitable results. The moisture of our climate, the abundance of heavy clay lands capable of bearing large crops when relieved from the excess of moisture, and the very undulating surface of the country, render an expensive system of under draining very useful and profitable. Now this kind of drainage can be executed much more easily on estates of considerable extent, where the whole slope of the drains from their highest points to the outfalls will in general be on one man's land; than on very small properties which could only be effectively drained by drains carried through the land of different owners. Sheep farming, for which this country is particularly suited, can certainly be conducted much more economically and efficiently by the method of large farms. The same thing is true of the rearing of stock on the poor soils of some parts of the kingdom, and its transference for the purpose of fattening to richer soils at a considerable distance.

Whatever may be thought of the advantages of the condition of small freeholders, it cannot be applied to the whole population of a civilised country. There must always be a town population, among whom all the difficulties arising from the relations between labour and capital, the *prolétaires* and the rich, will have to be dealt with. In some respects these difficulties will be aggravated by the extinction of the classes of the aristocracy, landed gentry, and capitalist farmers, which would follow from the universal division of the land into small freeholds. All the talent, high intellectual cultivation, and ambition of the nation, will naturally be driven into the capital and great towns; because there is no adequate sphere for these qualities among a population of peasant cultivators, whose dealings are on an extremely small scale, whose patronage of great intellectual powers is very small, and whose society can have no attraction for highly cultivated minds, while their jealousy of claims of social superiority is great. The

absence of persons of superior social position, leisure, and talent in the country will tend to concentrate the active political influence in the towns: in these a class of persons possessing great wealth, and a very numerous class of *prolétaires* will be pent up together along with a third social element consisting of a class of poor and aspiring men of talent, too numerous for profitable employment, discontented with a state of society which places them in presence of splendid wealth but in the midst of misery, and therefore very well fitted to produce a collision between the other two. The events of 1848 in France are an illustration of these views.

Other objections to the system of very small properties in land might be added to these; but the whole question, considered with reference to the subject of this Essay, is rather a matter of curiosity than immediate practical importance. For whatever may be thought of the merits of the system in the abstract, when compared with that which prevails in England, it is certain that it cannot furnish a solution of the particular difficulties in the relations between capitalists and labourers which are of most pressing interest in the present day. The portion of the working classes whose claims and opinions are the most important are the mechanics and manufacturing operatives. The conversion of these classes into peasant proprietors would not only be in itself impracticable, unless by a direct and wholesale confiscation of the land of the country, but it could only result in the degradation of men, who are at present the best workmen in the world in their own departments, into the most incompetent and discontented of cultivators. Indeed their own views do not turn in that direction; but are directed rather to obtaining the whole or a part of the profits of the capital engaged in their own trades.

In one respect the question is of some practical interest, as bearing upon the expediency of societies and contrivances for enabling the working men of towns to become

proprietors of land. So far as the object of these is confined to land for building on, enough has been said on them in the chapter on Co-operation. When they go beyond this object, and are extended to the creation of small farms, it must either be intended that the owner should abandon his town life to become a peasant proprietor, or that he should let his land. A system of very small properties with non-resident proprietors, would certainly be the worst of all the forms of property in land. On the other hand, if the purchaser relinquishes his town occupation to become a cultivator, the prospect is not hopeful. The kind of success, which the system of peasant proprietorship produces in the countries which are quoted as the most favourable illustrations of its working, is due to the possession by the peasantry of a large stock of traditionary practical knowledge, handed down and improved from father to son through many generations of cultivators—to confirmed habits of unremitting labour and endurance of hardship—and to extreme abstinence from expenditure of money. Deficiency in any one of these qualities would soon result in failure: and the well-paid operatives of our great towns are deficient in them all. Men of this class live better, care less about indulgence in extra expense, and are far freer from anxiety, not only than a peasant proprietor, but than an English farmer, who farms a farm of moderate extent, and possesses some capital; and to quarter them out upon the land would produce a decided deterioration in their comforts, even if they knew how to cultivate it, and if it were given them for nothing.



porting themselves by their industry, the large amount of physical suffering, and the grave moral evils which this state of things occasions, are very prominent topics of complaint in the present day. Now the only effectual and general remedy for this evil must consist in such a rise in the value of female labour, as may enable every well-conducted and able-bodied woman to earn wages sufficient for her support. Every other remedy must be partial and insufficient. The increase in the demand for the kind of labour employed in tending manufacturing machinery, for which women are well suited, is the only means of creating a sufficiently extensive field for the employment of females of the poorest class, at rates adequate for their independent support which has yet been suggested.

It is true that the actual state of our manufacturing districts, while it presents the great advantage of a good field of employment for females who are obliged to support themselves, exhibits, at the same time, many serious evils. If the unmarried female finds there better wages than elsewhere, the married woman is tempted by the same state of things to neglect her children and household for the sake of increasing the income of the family by factory labour. As the light and easy work which suits females, suits children also, the parents are tempted to set their children to work too early, and to work them too severely. And neither the sanatory nor the moral condition of our manufacturing towns is what it might be, and should be; although a consideration of the real state of the poorest class in purely agricultural districts, and in towns which are not manufacturing, will very greatly diminish the force of this objection, when applied as a special reproach to the manufacturing system; and show that a great portion of the evils which are charged to that system, should rather be considered as products of general causes affecting the whole of our poor classes.

But that these evils are not inseparable from the factory system may be seen by the example of another important

manufacturing country. At Lowell, and in the rest of New England, the evils which are complained of among us, are not felt, or subsist only in a very mitigated form; while the great social, as well as economical advantage of affording to females the means of supporting themselves in independence, has been attained. There are certainly favourable circumstances in the position of the factory population of Lowell, which can hardly be expected to be fully equalled in the case of the immense population of our great manufacturing districts. Still, so many of the evils which are to be found in the latter might be removed with little or no sacrifice, that it may be hoped that they will gradually give way.

It has been so much the fashion for a long time past to seek out and magnify all the evils, both physical and moral, of the manufacturing system, that it is only fair that the beneficial tendencies which characterise it should also be sometimes brought forward. As more practical sense comes to be bestowed upon the sufferings of needlewomen, it will be seen that the only adequate and permanent improvement in their condition is to be found in the increase of those kinds of employment which neither require bodily strength, exposure to the weather, nor a difficult education; and that the much-abused factory system is the only very extensive field of employment which has as yet been opened, combining these conditions. If the sewing-machine, recently introduced from the United States, should be found to be extensively useful, this truth will become still more clear than at present.

There is, indeed, one kind of labour, the demand for which machinery and other improvements tend to diminish. This is unskilled male labour—that to which the labourer need bring nothing but strong arms and a thick head. The course of improvement with respect to this kind has been, first, to make horses do the work of men, and next, to make the steam engine do the work of horses. But this substitution of the wear and tear, first of horse

flesh and then of iron, for that of human muscle, as a mere motive power, and the consequent transfer of the human workman to those departments of work which require intelligence, are so far from being evils, that they are among the greatest benefits which can be sought for the mass of mankind.

If it should hereafter be found practicable to apply the steam engine more extensively to agricultural labour, the agency of machinery in benefitting the poorer classes will, in this case, be very obvious, since it will tend directly to cheapen the cost of their food. The practical difficulties are so great, that it would be rash to speak of eventual success in this respect as even probable; but the steam engine has been applied with advantage to so many ways, which were at first supposed to be attended with insurmountable practical difficulties, that it would be unwise to pronounce it impossible before the influence of the growing intelligence of the age.

The elevation of an increased proportion of working men from the position of unskilled to that of skilled labourers, and the opening of an adequate field of remunerative employment to women, are two of the most important improvements which could be desired in the condition of the working classes. Since, therefore, the extension of the use of machinery tends strongly towards both these results, it may be considered as one of the features of the present age, which is the most favourable to their ultimate advancement.

The advantage which the working classes derive in their capacity of consumers, from the very great reduction in the cost of commodities consumed by them, which has been effected by the use of machinery and other improvements, is too evident to require illustration. But as one principal fallacy which pervades the views of those who inveigh against the industrial organisation of society consists in forgetting that those classes are consumers as well as producers, it is important that the effects of the same im-

provements should be seen to be beneficial to them in their characters as producer.

The following extracts from the report of Mr. Joseph Whitworth\*, on the New York Industrial Exhibition, illustrate in a forcible manner the importance of machinery in promoting the prosperity of the American working class. They show also that the writer has seen clearly in how great a degree the prosperous condition of this class in the older states, especially in New England, is due to the efficiency of their labour, produced by education and the spirit of vigorous exertion both of body and mind, rather than to the abundance of fertile land, to which the superiority of their condition in the United States is sometimes too exclusively ascribed :

“They have been signally successful in combining large practical results with great economy in the methods by which these results are secured.

“The labouring classes, are comparatively few in number, but this is counterbalanced by, and indeed may be regarded as one of the chief causes of the eagerness with which they call in the aid of machinery in almost every department of industry. Wherever it can be introduced as a substitute for manual labour, it is universally and willingly resorted to; of this the facts stated in my report contain many conclusive proofs, but I may here specially refer, as examples, to plough-making, where eight men are able to finish thirty per day; to door making, where twenty men make 100 panelled doors per day; to last-making, the process of which is completed in  $1\frac{1}{2}$  minutes; to sewing by machinery, where one woman does the work of twenty; to net making, where one woman does the work of 100. It is this condition of the labour market, and this eager resort to machinery wherever it can be applied, to which, under the guidance of superior education and intelligence, the remarkable prosperity of the United States is mainly due. That prosperity is frequently attributed to the possession of a soil of great natural fertility, and it is doubtless true that in certain districts the alluvial deposits are rich and the land fruitful to an extraordinary degree; but while traversing many hundred miles of country in the Northern States, I was impressed with the conviction that the general character of the soil there was the reverse of fertile.

“It is not for a moment denied that the natural resources of the United States are immense, that the products of the soil seem capable of being multiplied and varied to almost any extent, and that the supplies of minerals appear to be nearly unlimited.

“The material welfare of the country, however, is largely dependent upon

\* Presented to the House of Commons by command of Her Majesty, in pursuance of their address of February 6th, 1854.

the means adopted for turning its natural resources to the best account, at the same time that the calls made upon human labour are reduced as far as practicable.

“The attention paid to the working of wood, some details connected with which I have included in the report, is a striking illustration of this. The early settlers found in the forests which they had to clear an unlimited supply of material, which necessity compelled them to employ in every possible way, in the construction of their houses, their furniture, and domestic utensils, in their implements of labour, and in their log-paved roads.

“Wood thus became with them a universal material, and work-people being scarce, machinery was introduced as far as possible to supply the want of hands. The character thus given to one branch of manufactures has gradually extended to others. Applied to stone-dressing, for example, one man is enabled, as I have shown, to perform as much work as twenty masons by hand. So great again are the improvements effected in spinning machinery, that one man can attend to a mule containing 1088 spindles, each spinning 3 hanks, or 3264 hanks in the aggregate per day. In Hindoostan, where they still spin by hand, it would be extravagant to expect a spinner to accomplish one hank per day ; so that in the United States we find the same amount of manual labour, by improved machinery, doing more than 3000 times the work. But a still more striking comparison between hand and machine labour may be made in the case of lace-making in England. Lace of an ordinary figured pattern used to be made ‘on the cushion’ by hand, at the rate of about three meshes per minute. At Nottingham, a machine attended by one person will now produce lace of a similar kind at the rate of about 24,000 meshes per minute ; so that one person can, by the employment of a machine, produce 8000 times as much work as one lace-maker by hand.

“The results which have been obtained in the United States, by the application of machinery wherever it has been practicable to manufactures, are rendered still more remarkable by the fact, that combinations to resist its introduction there are unheard of. The workmen hail with satisfaction all mechanical improvements, the importance and value of which, as releasing them from the drudgery of unskilled labour, they are enabled by education to understand and appreciate. With the comparatively superabundant supply of hands in this country, and therefore a proportionate difficulty in obtaining remunerative employment, the working classes have less sympathy with the progress of invention. Their condition is a less favourable one than that of their American brethren for forming a just and unprejudiced estimate of the influence which the introduction of machinery is calculated to exercise on their state and prospects. I cannot resist the conclusion, however, that the different views taken by our operatives and those of the United States upon this subject, are determined by other and powerful causes, besides those dependent on the supply of labour in the two countries. The principles which ought to regulate the relations between the employer and the employed, seem to be thoroughly understood and appreciated in the United States ; and while the law of limited liability affords the most ample facilities for the investment of capital in business, the intelligent and educated artizan is left equally free to earn all that he can, by making the best use of his hands, without let or hindrance by his fellows.

“It may be that the working classes exhibit an unusual independence of manner, but the same feeling insures the due performance of what they consider

to be their duty, with less supervision than is required where dependence is to be placed upon uneducated hands.

"It rarely happens that a workman who possesses peculiar skill in his craft is disqualified to take the responsible position of superintendent, by the want of education and general knowledge, as is frequently the case in this country. In every State in the Union, and particularly in the north, education is, by means of the common schools, placed within the reach of each individual, and all classes avail themselves of the opportunities afforded. The desire of knowledge so early implanted is greatly increased, while the facilities for diffusing it are amply provided through the instrumentality of an almost universal press. No taxation of any kind has been suffered to interfere with the free development of this powerful agent for promoting the intelligence of the people, and the consequence is, that where the humblest labourer can indulge in the luxury of his daily paper, everybody reads, and thought and intelligence penetrate through the lowest grades of society. The benefits which thus result from a liberal system of education and a cheap press to the working classes of the United States can hardly be over-estimated in a national point of view; but it is to the co-operation of both that they must undoubtedly be ascribed. For if, selecting a proof from among the European States, the condition of Prussia be considered, it will be found that the people of that country, as a body, have not made that progress which, from the great attention paid to the education of all classes, might have been anticipated; and this must certainly be ascribed to the restrictions laid upon the press, which have so materially impeded the general advancement of the people. Wherever education and an unrestricted press are allowed full scope to exercise their united influence, progress and improvement are the certain results, and among the many benefits which arise from their joint co-operation may be ranked most prominently the value which they teach men to place upon intelligent contrivance; the readiness with which they cause new improvements to be received, and the impulse which they thus unavoidably give to that inventive spirit which is gradually emancipating man from the rude forms of labour, and making what were regarded as the luxuries of one age to be looked upon in the next as the ordinary and necessary conditions of human existence."

The following passages describe cases of the successful application of the sewing-machine, which has been alluded to as possibly destined to diminish very greatly the demand for female labour in needlework, and thereby to render more valuable the resource presented to the poor of that sex by the factory system:

"A large establishment at Waterbury is occupied exclusively in the manufacture of under vests and drawers. The cloth waistbands of the latter are stitched by sewing machines, working at the rate of 430 stitches per minute. These machines have been worked with entire success for the last eighteen months. In a shirt manufactory at New Haven, entire shirts, excepting only the gussets, are sewn by sewing machines, and by their aid one woman can do as much work as from twelve to twenty hand sewers."

The next illustrates the extent to which the joint stock principle is adopted in manufactures by the shrewdest people in the world. It will be observed that twenty-eight manufacturing companies exist in one comparatively obscure locality :

“ In the Third Chapter, buttons, daguerreotype frames, hooks and eyes, cutlery, &c., are treated of. At Waterbury, in the Naugatuck valley, there are, besides other firms, twenty-eight joint-stock companies engaged in these manufactures, whose capitals vary in amount from about 1,200*l.* to 50,000*l.* The principle of limited liability produces most beneficial results, especially in the case of the introduction of a new invention, or a new manufacture ; and an Act of Incorporation for a company, whose capital amounted to 120,000*l.*, was only 2*s.* 1*d.*!!! ”

The following short notice of the manufacture of (so-called) wooden clocks, is worth quoting as an instance of a manufacture in which the New Englanders owe nothing to natural advantages, and are yet able, notwithstanding the high earnings of their working men, to under-sell us in our own market :—

“ The celebrity attained by New England in the manufacture of clocks, gave a peculiar interest to a visit to one of the oldest manufactories of Connecticut ; 250 men are employed and the clocks are made at the rate of 600 a day, and at a price varying from 1 to 10 dollars, the average price being 3 dollars. Each clock passes through about sixty different hands ; more than half of the clocks manufactured are exported to England, and of these a large portion are re-exported to other markets. And it is worthy of remark, that the superiority obtained in this particular manufacture is not owing to any local advantages ; on the contrary, labour and material are more expensive than in the countries to which the exportations are made ; it is to be ascribed solely to the enterprise and energy of the manufacturer, and his judicious employment of machinery.”

## CHAP. XVII.

## ON CONFIDENCE AND CREDIT.

THE whole course of the present enquiry has tended to prove that it would not be for the interest of the working classes, that any compulsory measures should be used to alter the relations which exist between themselves and the capital of the country. But if this conclusion had been our only object, it might have been arrived at in a much shorter way. It would have been sufficient to point out that any measures of this character would necessarily give so great a blow to confidence and credit, as must, while it would impair the fortunes of the capitalists, inflict the severest privations upon the working population. Confidence and credit are only moral elements in society; they may be said to be, to a great extent, mere matters of opinion; yet their importance in the production and distribution of wealth is so great, that the whole machinery of material production is kept at work, disordered, or paralysed, according as these principles act in a healthy manner, irregularly, or not at all. They are to our industrial community what the nervous system is to the body, a slight and sensitive substance in itself, but the indispensable cause of all the life and motion of the system. A great nation may possess in abundance all the means of producing wealth,—population, intelligence, capital, natural and artificial instruments of production; and yet, if credit and confidence should be from any cause destroyed, all these resources seem to have lost their virtue, and general distress prevails. Let confidence and credit be restored, and the whole system is immediately set in motion again, and in a very short time general prosperity returns.

France has exhibited, within the last few years, a striking example of the effect of the disturbance of confidence in



depressing the condition of a nation, and an almost equally striking example of the effect of its restoration, in restoring them to their former state. The eighteen years of Louis Philippe's reign had been attended with a more rapid increase in the prosperity of the French nation, than they had ever before experienced. The revolution of 1848 substituted for it a revolutionary government, whose first proceedings destroyed commercial confidence. The material damage done by the struggle, which overthrew the monarchy, was altogether insignificant; the pavements of some streets taken up, and some buildings damaged, were nearly all. Yet in a few days the amount of general privation produced in Paris was as great as if a large proportion of the immense accumulated wealth of the city had been carried away or destroyed by an invader. All classes, without exception, found themselves much worse off than they had been a short time before. The employer was half ruined; and the employed, instead of gaining by his loss, was in want of food. The shopkeepers saw bankruptcy impending over them from the glut of their commodities, and the consumers were suffering privations for want of them. If it be said that the general diminution of wealth among the possessors of property was rather nominal than real, since they had the same quantity of commodities in their possession as before, although they could not command an equal price for them, it may be replied that, in a complex state of society, such as that of Paris or London, the utility to most men of the property in their possession is not in the consumption of it, but in the exchange of it for other things. But with respect to the working classes at any rate, there could be no question of this kind: their share in the evil was no nominal or conventional depression; it was the actual want of work and food. Since they were enduring this under a government which had just been created by themselves, whose special mission was the improvement of their condition, which was under their dictation, whose power was

irresistible and unresisted, and which was energetic and unscrupulous in the choice of means, it may be safely assumed that their sufferings were at that time inevitable. In fact, the government of the day did resort to very sweeping measures for relieving them. But, as always must happen in such a case, the more they applied revolutionary measures to benefit the masses, the more they increased the want of confidence, which caused the distress ; so that the evil grew faster than, and by means of, the remedies applied to it. The slaughter of the days of June put an end to the worst evils of this state of things. It restored sufficient confidence to enable the people to live, but not enough to bring back prosperity. At length, in 1851, Louis Napoleon put an end to democratic agitation, by making himself dictator. Neither the kind of government which he established, nor the means to which he owed it, were very satisfactory to the inhabitants, whatever might be thought of them by the peasantry of the departments. But his government at least promised the two essential conditions of commercial confidence, the preservation of order, and the sure possession and free use of capital. In a very short time all classes of the people of Paris felt themselves as much better off, as if an immense addition had been suddenly made to their capital and productive powers. The employer got larger profits, and at the same time the men whom he employed received larger wages ; the dealers obtained higher prices for their goods, and the consumers obtained more of them.

These are extreme cases of the influence of the destruction and the restoration of confidence. But the same phenomena occur in a less violent form whenever confidence is disturbed by any lesser agency, such as the stoppage of the banks of an entire country, or even the stoppage of a local bank.

In analysing the action of a disturbance of confidence in paralysing the producing and distributing functions of a community, it is desirable to distinguish between

two senses of the word confidence, when used in connexion with these subjects.

The word often signifies belief in the security of person and property. When it is understood in this sense, the truth of the statement, that the perfect maintenance of confidence is an indispensable condition of national prosperity, is too clear to require illustration. It is very clear that men will not sow, if they do not expect to reap: they will not exert themselves efficiently to create and accumulate wealth, if they are not confident that they will be allowed to live, and to live in the enjoyment of it.

But confidence is also used, in speaking of commercial subjects, to denote the existence of a general belief among the classes employed in productive industry, that they will be able to sell what it is their business to produce or to buy at a profit, or, at the worst, without loss. The word credit has been joined with confidence in the title of this chapter, to show that the word is here intended to be used chiefly in this commercial sense. During a period of general confidence (using the word in this sense) the manufacturer keeps all his men and machinery fully at work, and tries to increase their products as much as possible, because he feels assured that he will sell all that he can produce at a good price. The farmer keeps all his capital and all the labourers of his parish in full activity in improving the cultivation of his farm, because he feels assured that the produce will command remunerative prices. The wholesale dealer takes the manufacturer's goods freely off his hands as fast as they are finished, because he feels assured that the retail dealer will clear them away rapidly from his warehouse; and the retail dealer clears them away, because a ready sale for them is insured to him by the large consumption, which is occasioned by the prevalence of good profits among the middle classes, and good wages among the working class,—the good profits of the one class, and the good wages of the other being themselves the fruit of the brisk demand for the commodities produced or dealt in by them. In this

way the confidence of each class is at once cause and effect of the confidence of all the other classes ; the circle of industry is completed, and the briskness of its revolution causes capital to be turned over as fast as possible, making the amount paid away in a given time as wages as large as possible, and the quantity of labour employed, and commodities produced by that labour, as great as possible.

Let us suppose that while trade is in this active and prosperous state, commercial confidence is disturbed by any cause. This cause may be of any kind, commercial, political, or social. All that is necessary to produce the effect is, that, for some reason, whether good or bad, wise or foolish, the producing and distributing classes, or part of them, should be seized with a serious doubt as to the result of the operations they are about to undertake. In order to set in the strongest light the effect which a mere want of confidence in the minds of the middle classes may produce in checking the movement of industry, let it be supposed that the feeling springs up in the minds of one class only, the retail dealers, for instance ; and that it is a groundless panic, not justified by any solid evil or danger. Such a case could hardly occur in reality, but a consideration of the mischief which it might produce will show the very powerful effect of the disturbance of confidence, when it extends to the whole middle class, and is justified by, and combined with, the action of some substantial evil. Let it be supposed then that the class of retail dealers should be affected with a want of confidence, and very greatly curtail their purchases of the wholesale dealers. The latter would immediately feel the necessity of reducing the amount of their purchases from the actual producers, whether manufacturers, farmers, or miners. The latter classes, finding that their goods were not taken off their hands, would be obliged to employ less labour. And as in this way wholesale dealers, manufacturers, farmers, &c, would find their profits stopped or reduced, and the working men would at the same time find their

earnings diminished, all these classes would necessarily contract their purchases for consumption from the retail dealers. Thus the latter would be obliged, by the diminution of their sales, to continue that diminished scale of purchases from the wholesale dealers which they are here supposed to have adopted in the first instance from a groundless panic.

When, by any cause, the rate of revolution of the circle of industry has been retarded, and a general curtailment of production and consumption produced, the only way in which things can be set right, is by a general or partial restoration of confidence, that is, of belief that an extension of business may be ventured upon with security and profit. The increase of transactions may be supposed to commence at any part of the circle, since the effect of increased transactions by one class will lead to increased transactions by the class it buys from, and so on round the circle. Or, as it usually happens in reality, the disposition to increased confidence may begin to arise simultaneously among all classes, and go on improving until the whole industrial community is brought to its maximum of activity.

In practice the return of confidence and activity is generally accelerated, when the agencies which have produced the preceding depression have disappeared, by one of two causes,—abundance and very low value of money, or improvement in the foreign demand for goods. Bad times generally occasion both: they produce the first by checking business, and thus reducing the demand for money; and the latter, by reducing home purchases, and thereby making goods cheap. But these are only the yeast, which accelerate the commencement of the movement. It is continued by the natural tendency of the parts to activity, and would commence a little later without them.\*

\* As the prosperity of trade depends upon commercial confidence, so periods of speculation and overtrading are the effect of the excess and abuse of this principle. The natural and healthy state of confidence consists in this, that each man of business is encouraged to keep his own capital fully employed in his own business (with a moderate use of his credit according to the custom of the time and place); and that by the simultaneous and proportional increase of all

Now, one inevitable consequence of any attempts to improve the condition of the working class at the expense of the capitalists would be the disturbance of commercial confidence. It is not necessary to suppose a violent revolution or insurrection. Measures of the most orderly character might be sufficient (if they had such an object), to impair very seriously the belief of the capitalists that their transactions would result in a good profit, or at the worst not produce a loss; and in this, as has been seen, commercial confidence consists. Reasons have been given at considerable length in previous chapters for the belief that the eventual result of every one of the various plans suggested for this purpose would be injurious to the labourers. But in practice the question would be decided in a much quicker and more summary way. Before a month had elapsed, the whole production and consumption of the country would be diminished in a large proportion by the retardation of the industrial movement through the want of confidence; and hundreds of thousands of labourers would be starving. Any violent measures for remedying this state of things would only make things worse by augmenting the want of confidence, which had produced it.

In abstract reasoning respecting the amount and distribution of capital in a country, we are apt to look upon it as a certain fixed and permanent quantity of dead matter; which may be dealt with, divided, transferred from one class of owners to another, or appropriated by the State, without alteration in the amount. This is especially the case with those theorists who frame at leisure speculations respecting a better distribution of

classes of transactions, which is thus produced, there is not necessarily any overdoing of any. On the other hand, over-sanguine and speculative confidence consists in this, that the view of the large profits which are being made on every side, and the belief that the profitableness of all business is to go on increasing, tempts many to go into kinds of transactions which they do not understand, and to create transactions which have no solid foundation for profit, while it also leads the men engaged in some particular kinds of regular business to push them to a disproportionate extent.

wealth than now prevails. But in practice, the nature of the case is very different. Capital is a thing which is perpetually perishing in the using, and living again with increase in the reproduction: it grows, or shrinks away, according to the vigour of the life which animates it; and confidence is its life. In different parts of this work, it has been supposed, for the purpose of argument, that such a partial, or even entire transfer of existing capital, or of the revenue derived from it, from the present possessors to other parties might be effected, in order that the consequences which would follow from such a new distribution of wealth might be traced. But in practice, any such transfer would resemble Solomon's proposed division of the child between the true and the false mother: the rightful owner would lose part, or all of the capital, but the plunderer would not gain what he had lost; for the life would have vanished in the process of division.

If we enquire why the mere disturbance of commercial confidence is adequate to produce such a great diminution in the wealth and comfort of commercial communities, we shall find that it proceeds from the circumstance that almost all the individuals in such a community, produce not for their own consumption, but for sale; and that their own power of obtaining all the commodities which they require for their own use, depends upon their previously selling the commodities raised by them, or being paid for their labour.

If a nation could be composed exclusively of peasant proprietors, each family living upon the produce of its own land, wearing clothes made by the females of the family from the flax or wool raised by themselves, selling very little and buying very little, the absence of commercial confidence would not greatly affect either their production or their consumption. They could not, indeed, dispense with that other kind of confidence which consists in the belief in the security of person and property: but the mere belief, or absence of belief, that the produce of their labour

could be well sold, would not much influence the industry of men who produced chiefly for their own use. But in Great Britain, production for consumption is the exception; production for sale is the rule. The manufacturer usually sells the whole of the goods he manufactures; the workmen whom he employs receive none of the proceeds of their labour in kind, but only money. The wholesale and retail dealers sell again all, or nearly all, that they buy; and even the farmer and his labourers—the only class of producers with whom it is usual to supply a considerable part of their own consumption directly out of the produce raised by them—only do so to the extent of a small proportion of the whole amount.

The consequence of this state of things is, that all classes of producers are obliged to regulate their production by their opinion respecting the probability that they will be able to sell their commodity at the time when it will be ready for the market, and their estimate of the market price, which they will then be able to obtain for it. In other words, their producing at all is necessarily dependent upon the prevalence among them of some degree of what has been called in this Chapter commercial confidence; and their judgment of the amount of expenditure which it will be wise for them to apply to production, must depend upon the degree of that confidence.

The business of the dealers, who intervene between the purchaser and the consumer, or, in the language of political economists, the class who are concerned in distribution, is essentially subsidiary to production. But in the practical working of the industrial system, wherever great subdivision of employments prevails, it is their dealings which determine the degree of activity of production.

A comparison of the influence, which is here ascribed to confidence or the want of confidence in modifying the activity of production, with the account which was given in the Second Chapter of the law which determines the rate of wages, suggests an important addition to that account.



The rate of wages, which exists at any time in any country, was there stated to depend upon the proportion between the number of working persons and the funds available for the payment of labour. This is the truth, and it would be the whole truth, if the degree of rapidity with which those funds are paid away, replaced, and paid away again, were uniform; if, to use the language of trade, the whole amount was always turned over with the same rapidity. But we have seen in the present chapter that this is not the case. During a period of universal confidence all these funds in the hands of all the employers would be paid away as quickly as possible to working men for the production of commodities; the whole of these commodities would be promptly purchased and paid for by the dealers; and the employers, having thus re-entered into possession of their funds in the shortest time consistent with the nature of their business, would at once pay the whole away again for labour. This is the normal state of our industrious community, and, if it could be perfectly and permanently established in reality, the total amount of wages annually paid would be equal to the total amount of the wages fund, multiplied by the average number of times that the fund could, looking only to the nature of the various processes of production, be turned over within the year. But in practice, the want of perfect and universal confidence, combined with the want of perfect and universal proportioning of demand and supply of all articles, inevitably causes retardations and diminutions of activity, which reduce the actual aggregate amount of wages paid considerably below the maximum which is theoretically possible; and the amount of these retardations and diminutions is very much greater in bad times than in good times. Let us suppose that the amount of a manufacturer's capital available for payment of workmen is 10,000*l.*, and that the nature of his manufacture is such, that he can commence and finish the process of production five times within a year. If all his funds were always turned

over with the maximum of activity, he would pay annually in wages 50,000*l.* But if, at the beginning of any year, the whole of his funds should happen to be invested in goods previously made; and if he should keep them unsold to the end of the year, his ability to pay wages during that year will be *nil*. If he sells them, but only slowly and gradually, on account of the dulness of trade, so that on the average he only turns over his capital three times, his ability to pay wages will be only 30,000*l.*; or the same result will be produced if he keeps forcing sales as fast as his goods are finished, but, on account of the unprofitable rates of prices, only makes each time three-fifths of the quantity which he could have made.

This consideration accounts for the fact, that both the rates of wages paid, and the number of persons employed, are often seen to be much larger at one time than at another time not far removed from it; although the amount of capital in the country cannot have varied proportionably during so short an interval.

Credit, which has been associated with confidence in the title of this chapter, is one of the necessary elements of commercial confidence. The word, when applied to an individual, denotes the belief of others that he will pay any debts which he has contracted or may contract; used in reference to a community, it signifies the prevalence of a general confidence that the failure on the part of individuals to meet their engagements will be very rare. Since a very extensive system of commercial transactions cannot be carried on without much selling on trust, and other operations the result of which depends upon the fulfilment of engagements, a good state of credit is so essential a part of commercial confidence, that the latter word is sometimes used to denote it exclusively.

## CHAP. XVIII.

## SUMMARY OF THE LAWS OF WAGES.

By combining the statement made in the second chapter, respecting the dependence of the rates of wages on the proportion between the number of working persons and the funds for their employment, with what has been said in the two last chapters on the influence of improvements in the productiveness of labour and of commercial confidence upon wages, we arrive at the following summary of the laws which regulate wages : —

The average rate of wages at any time and place depends upon the proportion between the number of working persons and the sum of the funds available for their payment, multiplied by the average rapidity with which these funds are turned over.

If confidence could be perfect and universal, this rapidity would be the greatest which is consistent with the state of the processes of production, as they are practised among the nation in question.

In practice, this maximum of rapidity is never perfectly attained, and the actual rate falls short of it in a proportion varying with the variations in commercial confidence.

There is a limit, beyond which it is impossible for wages to rise, being that rate at which the amount of wages received by the working persons would be equal to the whole amount produced by their labour. Practically the rise must stop considerably short of this limit, in order that a margin of profit may be left for the capitalist.

But this limit is removed further off by every improvement in the productiveness of labour; and there is no boundary to the possible future rise in wages, which the

working classes may command by keeping the rate of increase of their numbers below the rate of increase of the funds they are to be paid from, except the boundary of the possible future improvement in the productiveness of their labour. Hence the means, and the only means, by which the earnings of the working class can be increased, are the following : —

The accumulation of capital in the nation at large.

Improved intelligence and moral habits among the class itself, making them more efficient workmen.

Inventions and improvements, making the application of their labour more productive.

Modifications in the organisation of industry calculated to give them increased motives for exertion.

Maintenance of perfect security for persons and property. And,

Maintenance of commercial confidence, that is of the belief that all transactions in production and dealing will result in profit, by scrupulous abstinence from interfering with or burdening industrial operations.

## CHAP. XIX.

LIMITS OF THE RESPONSIBILITY OF THE EMPLOYERS FOR  
THE CONDITION OF THE WORKING CLASSES.

ONE conclusion, which follows from the whole of the preceding review of the principal causes which determine the relations between the working class and the capital of the country, is that the employers are not responsible for the lowness of the rates of wages which they pay. For, of the two primary causes which determine these rates, the number of labourers and the amount of capital, the first is within the control of the labouring population, and of no one else; and the second is of such a nature, that the employers are not likely to be guilty of culpable remissness in relation to it, since all that can be desired in this respect is, that they should make money for themselves as fast as possible. With respect to the other two circumstances which affect wages, improvements in the productiveness of labour and the maintenance of confidence, the one is the object of their incessant endeavours, and the other is universally valued by them as the essential condition of all profitable business.

They cannot be responsible for the lowness of wages, because their means would be exhausted in vain by the attempt to effect so considerable an advance upon the market rates, as would produce a visible improvement in the condition of the working population. The amount of the wages of the working classes of Great Britain alone was estimated by a very competent authority to amount

in 1851, to 140,000,000%.\* This includes the wages of domestic servants, but not their board, lodging, and other advantages. But if their wages amount to 20,000,000%, as is assumed in the estimate in question, their board, &c., will probably be worth an equal sum on the average of all kinds of servants. Now the profit of trade, manufactures, and farming, were estimated in a former chapter at about 90,000,000%.† But this includes not only the farmers, manufacturers, and other persons employing manual labourers in productive industry, but also merchants, wholesale dealers, and retail dealers, with bankers, brokers, and many minor classes of persons earning profits.

Any estimate of the proportion which the profits of the employers of manual labour bear to those of the other classes, must be very conjectural; but a general view of the subject will be sufficient to show that the latter must form a large proportion of the whole. The general course of business with respect to commodities of every kind which are produced for home consumption, is that they are sold by the manufacturer to the wholesale dealer, and by him re-sold to the retail dealer. Whenever this is the case, not only will there be two profits derived from the commodity by persons who are not employers of manual labour, but the profits of the retail dealer must be on the average much greater than that of the manufacturer, on account of the smallness of his returns, compared with his expenses and the value of his time, and his greater liability to bad debts. The amount of the profits is further increased in the case of each successive change of hands for another reason; because a given rate of profit has to be obtained, not only upon the cost of making the article, but upon the profit or profits previously added to that cost. The wholesale dealer must get his rate of profit both on the cost

\* Mr. Greg, in *Essays on Political and Social Science*, chiefly from the *Edinburgh Review*. Mr. Greg considers this estimate to be rather under than above the truth.

† See Appendix A.

of making the article and upon the manufacturer's profit; and the retail dealer upon the cost increased by the two profits. It is true, on the other hand, that most commodities pass through the hands of more than one manufacturer in the process of manufacture; so that, in a great proportion of cases, more than one employer's profit is derived from them. When the commodity is produced for the foreign market, there is no retail dealer's profit gained upon it, nor in general any profit of the wholesale dealer; but there is the profit of the exporter, whenever it is exported on British account. Besides the two classes of wholesale and retail traders, the profits of merchants in the foreign trade, bankers, and all the other persons earning profits, whose business does not depend on the employment of manual labourers, must amount to an extremely large sum. After taking into account the proportion which the profits of all the classes, other than the employers of manual labour, probably bear to the whole sum of 90,000,000*l.*, it can hardly be supposed that the share of the latter in this total can exceed, if they equal, 40,000,000*l.* Now an estimate was made in a former chapter\*, that the manufacturing and trading classes saved at least one-third of their income, if not a larger proportion; and it was there shown that their savings are employed in the best way in which it would be possible to apply them for the purpose of increasing the earnings of the working class. Deducting, then, one-third from 40,000,000*l.*, less than 27,000,000*l.* will remain as the largest sum which can be conceived to be available for directly raising wages. Even from this sum a large deduction must be made for income tax and other taxes, as well as for money employed for all kinds of benevolent and charitable objects. The sum spent in this way in this country is too large† to be neglected in an estimate of this kind; but leaving all deductions of this kind out of the

\* See Chapter III.

† The income of all the public charities of London alone in 1852-3 was 1,800,000*l.* — *Charities of London*, by Sampson Low.

question, and supposing the employers to spend at present the whole amount of 27,000,000*l.* a-year upon themselves and their families, if the whole of this sum were distributed among the working population as an addition to their wages, it would only add a little less than one-fifth to the present amount of their incomes, if this be assumed to be 140,000,000*l.* Or if, instead of thus giving away the whole of their spending incomes, and so leaving to the small employers nothing to live on\*, and to the large employers no remuneration at all for their capital and skill, the whole body were to distribute one-half of their spending incomes in the same way, they would only add one-tenth to the present average rate of wages. Indeed, if the data here assumed approximate to correctness, even this is an extreme estimate.

Even if it were in the power of the employers to make a large addition to the rates of wages which they at present pay, it is very questionable whether any real good would result from their doing so. A considerable augmentation of the incomes of the working class is indeed very greatly to be desired if it proceeds from the limitation of their numbers, and increased efficiency of their labour. But where wages are kept at a low rate by their improvidence, or inferior qualities as workmen, any increase in their incomes, effected without merit on their part, is very likely to aggravate their improvidence, and perpetuate their inefficiency.

It may seem superfluous to insist upon the proposition that the employers are not responsible for the rates of wages which they pay, nor to be censured for the lowness and insufficiency of these rates, since the contrary proposition, that the employers *are* responsible for the rates of wages is seldom, if ever, affirmed as a general abstract truth. But, nevertheless, some notion of this kind must be implied in the censures which are frequently directed against some parti-

\* For the large proportion which the incomes of the small employers bears to the larger, see Appendix C.



cular class of employers, whose workpeople happen to be at the time the objects of especial sympathy. For since the profits of the employers, on the one hand, and the wages of the employed, on the other, find their level in all employments, so that the profits of one employment cannot be lowered without driving capital from it to others, nor the wages of one employment raised without drawing an excess of labour into it from others, any improvement of the wages of one class of the employed at the expense of the employers must be accompanied with a corresponding change in all other employments. Hence to blame the employers of needlewomen, or any other class, for the rates of wages which they pay, is practically to imply that the whole class of employers are responsible for the rates of wages. It, therefore, is not superfluous to point out, that what is true of the whole is true of the part, and that however low may be the rates of wages of any particular class of workpeople, the employers are not, as employers, to be treated as responsible for them.

They are not responsible AS EMPLOYERS. For there are ways in which the classes, who are superior to the working population in property and education, may indirectly promote the future elevation of the rates of wages, by guiding, encouraging, and assisting the working population in the improvement of their own condition. And with respect to everything of this kind, the class of employers are as responsible as persons of equal property and education in any other class, although not more so. In common with all other classes, they are responsible for using all practicable means to promote the intellectual, moral, and religious improvement of the working classes, and to furnish them with facilities for advancing themselves, and in this way to apply the only effectual agencies to the improvement of their physical condition, habits of self-government and foresight, a general comprehension of their duties, their interests, and their powers, and the most advantageous organisation of their industry.

When the poverty of the working population produces actual distress among them, they are responsible for the mitigation of this distress by the judicious distribution of charitable aid, to the same extent as the individuals of other classes, but not to any greater extent. But the giving of alms, and the payment for productive labour, must be regulated by entirely distinct rules; and every proposal to confound them together is, in principle, the same thing as the old practice of parish allowances in aid of wages.

There are, however, many important, although secondary provisions for the advantage of the working class, for which the immediate employer is especially responsible; because it is in his power, and in his power only, to carry them out. Many things may be done without materially impairing the necessary efficiency and economy of production, to promote the physical and moral welfare of his workpeople. Improved sanitary arrangements in the places of work, precautions against accidents, the affording facilities for education, are examples of a numerous and miscellaneous class of subjects which have become familiar to all in the present day, by the frequency with which they have been discussed.

In addition to these, he has it in his power to apply to useful purposes the personal influence over the operative class which superior station and education confer upon him, wherever these are not counteracted by discord or jealousy between the two classes. But in order that he may be held to the performance of those things which really are within his province, it is important that all other classes, and the working class in particular, should distinctly recognise that he cannot be responsible for the low rates of wages, nor for the necessity, self-imposed in the case of every nation which has rested its industrial fortune upon the maintenance of its foreign trade, of regulating all the conditions of labour, not by what a philanthropist would consider desirable, but what is consistent with continued superiority over foreign competitors.

The wisdom of allowing foreign trade to occupy so important a part in the industrial system of this country, is a question which has been often discussed. Something has already been said on the subject, as it affects the working classes, in the chapter on international intercourse. But the question has been settled in the affirmative, not only by many votes of the Legislature for several years, but by the very decided opinion and strong feeling of the working classes themselves. The decision in favour of free trade implies the acceptance of the conditions without which its advantages cannot be realised. If free trade is a great benefit to the labouring population, it can only be so because it allows of the importation from foreign countries of an immense amount of those articles consumed by them, which can be produced there cheaper than with us. This advantage cannot be gained unless we export an equally immense amount of our own manufactures; and this can only be done by underselling all the world to the requisite extent. To will that the operatives of Lancashire shall be fed on cheap corn from abroad, is to will that the manufacturers of Lancashire shall furnish the means of paying for it; and to will this, is to will that they shall employ workmen at wages moderate enough, and work them \* long enough and hard enough, to undersell the cotton manufacturers of every other nation in the world.

\* Mr. G. Wallis, in his Report on the New York Industrial Exhibition, presented to the House of Commons, &c., February 6, 1854, states that the average hours of work at Lowell are 12 hours per day, exclusive of meals. This shows that in the United States, in which labour is politically in the ascendant, and its remuneration high, and in that part of the Union in which leisure for intellectual pursuits would be more valued by the working class than in any other country (the literary performances of the factory girls of Lowell are well known), no progress has yet been made in the abolition of long hours of work. In another passage, speaking of the position of the class of artisans in general, Mr. Wallis says, "Though the rate of remuneration is relatively higher than in England, the hours of labour in every industrial occupation, and especially in factory labour, are much greater."

## CHAP. XX.

ON THE MEANS OF ELEVATING THE WORKING CLASSES  
WHICH ARE WITHIN THEIR OWN POWER.

IF all that Political Economy could do for the working classes were to demonstrate the impossibility of elevating their condition by attacks upon the property or interference with the free action of other classes, such a negative result, although very necessary to be established, could not be a satisfactory resting-place to the mind. That the majority of every nation should never rise considerably above the level of their present condition ; that there should always be nearly as much actual privation among the very poorest class as at present ; that the comparative comfort of the better-paid working men should never become more secure and complete ; that the elevating and refining influence of mental culture should never become much more general ; that a large portion of the nation should live under constant liability to fall into crime or gross vice from the pressure of want or the breaking down of the fences of self-respect and domestic decencies which guard other classes from the grosser forms of evil-doing, would be a prospect not to be contemplated by any with satisfaction ; least of all could it be satisfactory for those portions of the poorer classes who have begun to reflect upon their position, and to compare it with that of other classes. But there is no necessity for resting in any such negative conclusion ; since the same fundamental truths respecting the laws determining the income of the working classes, which condemn many of the schemes proposed for

increasing it, serve equally to indicate the means by which it may really be augmented.

This subject has in fact been anticipated in the summary of the laws of wages which was given in the seventeenth chapter. The increase of national capital, the regulation of population, increased efficiency of the individual workman, increased motives for his exertions, habits of saving, and the judicious employment of savings, improvements in the productiveness of labour, and the maintenance of security and confidence, are the means by which the incomes of working men may be augmented; and when the object sought is not simply the increase of their income, but the general improvement of their condition, habits of temperance, skilful and careful domestic economy, and activity in the pursuit of knowledge, should be added, and should indeed be placed at the head of the list.

Now, among these causes, the increase of national capital, and the progress of invention and improvement are effectually provided for by the self-interest of the middle classes; and the working classes may contribute to the one by their savings, and to the second by the exertion of their intelligence. Improvement in the efficiency of the labour of individual working men depends upon themselves; improvement in the efficiency of labour in general, through improvements in the organisation of industry, must be the work of the working class themselves to a great extent, so far as it depends upon the accumulation of their savings, and their growth in intelligence and self-government. So far as it depends upon the co-operation of capitalists, it must be for the advantage of the latter, and may therefore be safely trusted to their self-interest. Habits of saving depend upon the working man himself: the part of the Legislature must be confined to removing legal obstructions to the prudent and profitable employment of his funds. The maintenance of security and confidence is not likely ever to be disturbed, setting aside the occasional inevitable accidents of

war and seasons, unless it is disturbed by the working masses themselves. Above all, the regulation of the increase of their members, and abstinence from improvident marriages, are absolutely and exclusively under their own control. The improvement of their personal and domestic habits must of course be their own work. The simple enumeration of these several elements, the action of which determines and must always determine their condition, is sufficient to show to how great an extent it is within their own power to improve or deteriorate it, and how very secondary must be the action of all other classes.

The principal mode in which the latter can contribute to elevate the condition of the working population is, by teaching and encouraging them to do it for themselves. This leaves for the superior classes a very wide province, an immense task, a solemn responsibility; but the task is entirely different from that which would consist in the attempt to increase by direct means the income of the working class.

The points in which the working class are the most deficient, are—temperance, good domestic economy, restraints on population, saving for accumulation (as distinguished from subscriptions to benefit clubs, and other institutions for mutual relief), and general desire for information. The great prevalence and frightful evils of intemperance are too well known to require that the subject should be dwelt upon. The excise returns show that in the year 1853, 25,021,317 gallons of British spirits alone were entered for home consumption. If the amount of evil which this mass of liquid poison must have produced in wasting the time, impairing the constitutions; stupifying the intellects, and brutalising the tempers of the working population be estimated, this single fact might be taken as a proof how little others can do for them, unless they are first determined to improve themselves; and a consideration of the immense sum which was spent

out of their earnings in the purchase of this one article, altogether superfluous, and even injurious, proves to how great an extent it is in their power to save and accumulate, without any real privation to themselves.

The deficiency of careful and skilful domestic economy, among all sections of the working classes, is another point which has been frequently insisted on and illustrated. Among the poorer portion of the middle classes the maintenance of comfort and respectability on a small income, depends mainly upon the degree in which these qualities exist in a family: and the difference which the presence or absence of them produce, is greater as the income becomes smaller, and therefore greatest in the case of the families of working men. As respects the class of highly paid working men, it may be said, that improvement in this point, combined with uniform temperance, the determination to save, and the same kind and degree of prudence in contracting marriages, which is practised by the middle classes, are all that is wanting to elevate them to a satisfactory condition. In their case, the great social problem is already solved, if they are ready to accept the solution.

Provident conduct on the part of the working population on the subject of marriage, may be said to admit of two degrees. The lowest degree consists merely in making some provision of necessary furniture and other requisites; and of some small sum of money before entering upon married life. Even this small degree of providence is dispensed with to a very great extent. For instance, among the agricultural labourers of the south of England, a young man and young woman will sometimes marry when they have to borrow the bed they are to sleep on, and the iron pot they require to boil their potatoes in, and to trust to the charity of the clergyman to help them to a blanket before winter. As to laying by a small sum to assist them through a week's illness of the husband, or the rapid increase of expenses occasioned by a young family, the idea

probably never enters their heads. A simple determination on the part of the whole class to postpone marriage until they have saved a small provision for these objects, would be itself a considerable check upon population, besides the great increase of comfort and respectability which it would produce.

But really provident conduct, such as must be the foundation of any considerable elevation of the condition of the working population, implies something more than this. It implies that every young man and young woman should, before marrying, examine the actual amount of their earnings, as well as the prospect of any future increase; and calculate whether these are sufficient to enable them to bring up the family which they are likely to have, in health and strength, decency and comfort; and that if they are obliged to conclude they are not sufficient for all this, that they should not marry at all until they become so. They would determine rather not to marry at all than to make a pauper marriage; not to have children, rather than to become breeders of paupers. Let us suppose, for a moment, that all sections of the working population were to adopt and to adhere to this view of their interest and their duty — that the young men were to resolve that they would not marry, OR AT LEAST WOULD NOT MARRY TO REMAIN IN THIS COUNTRY, except in the cases in which they saw that they could do so with a fair prospect of comfort for themselves and for a family; or rather, let us suppose that a majority of the young men were to make such a resolution (for this would be sufficient, and a minority might still be improvident without preventing the effect, though they would greatly retard it); in one generation there would not be any class in the nation without an income sufficient for health, vigour, comfort, and decency. For all the classes whose earnings were at the commencement of this process below the standard would, in one generation, be so greatly reduced in numbers by the insufficiency of the births among them to replace deaths,



that the scarcity of the kinds of labour furnished by them would raise its remuneration up to the point at which the general practice of marriage would become consistent with prudence. The problem, how the condition of the working classes may be improved, would be solved.

The general adoption by our entire working class, of such a resolution as is here supposed, and the creation among them of a public opinion in support of it, would be the only effectual combination and strike to which they can resort. When, as in an ordinary strike, they say, we will not work, except for what we consider sufficient wages, Political Economy has the decisive answer for them, that with the present number of working men, and the present amount of the wages fund, they cannot receive more than is at present divided among them; and the masters have on their part the answer, also in general decisive in practice, you cannot refrain long from working, for you cannot live without work. But if the working class were to say instead, we will not increase our numbers, and will even, if necessary, diminish them, until the increased proportion between our members and the wages-fund raises our earnings to the point at which we can rear families in comfort, Political Economy would not suggest any objection, and the masters would be without power.

It may be objected that any plan of this kind is impracticable and Utopian; that it is absurd to suppose such an entire revolution in the habits of the class in question, as would be required for such a result. In the first place, the immediate object of this chapter is not to contrive how they are to be persuaded to use the power which they have of bettering their condition, but to show that they have it. Besides, the result, which has been here supposed to be accomplished in one generation, for the sake of bringing out the principle more clearly, would in practice be brought about by a general elevation of the standard of living required by the working man, and a gradual extension of his ideas on provident habits, continued through two or

more generations. This will very greatly reduce the degree of restriction on marriage, which will be required.

No estimate of the possibility of diffusing among the working class right ideas and sentiments on this subject, can be fairly made from our past experience. For the first indispensable requisite to any action on their judgment and conduct in the matter is, that the upper and middle class should generally adopt, avow, and act upon the same views themselves. Up to the present time this has not been done.

It is true that the necessity of a much greater degree of forethought and self-restraint in respect to marriage than at present prevails, as the indispensable and fundamental condition of their elevation, has for a long time been a received doctrine among political economists. But it has been so far from being generally adopted and acted on by all who have had the best means of impressing it upon the poor, that a great proportion of such persons have shrunk from the subject, and comparatively few have considered the inculcation of it as the best act of charity towards the poor which they could perform, and the most valuable lesson which they could communicate to them. Indeed it is not very long since directly contrary maxims were very generally received among the most educated classes. We have therefore, at present, no experience at all to show the extent to which provident habits in this respect may be produced among the poor, if both the opinions and the actions of the upper and middle classes should be universally and strongly directed towards enforcing them.

It may be further objected, that the degree of self-denial required is greater than ought to be imposed upon any class, or even recommended to them. At the worst, however, the rule by which it is proposed that the working classes should govern themselves, is only that by which the whole of the upper and middle classes do at present regulate their own conduct. But in the present

age, emigration has opened up a new resource, which removes most of the hardships of the case. The rule proposed is, that if a young man and young woman, after having saved a small sum to marry upon (and that they should not marry without some small sum, for furniture and other purposes, will be admitted by the greatest opponent of Malthus), find that they cannot expect to bring up a family in comfort, they should determine not to marry, or not to remain in this country. Now the smallest sum which would be sufficient to marry upon, according to the very humblest estimate, would be more than sufficient to transport them to North America.

But it may be objected, that although the working class, or any particular section of the class whose wages are at present below the standard of comfort, may, by keeping their numbers below the demand for their labour, prevent the employers from procuring cheap labour; yet, if the latter cannot afford to employ dear labour, their profits would fall; they would be discouraged from undertaking work the cost of which would be enhanced by the scarcity of labour beyond the return to be obtained from it; the whole movement of industry would be retarded; and the ultimate result would be a diminution both in population and production.

This would be true, if the working class should set their standard of living so high, in proportion to the productiveness of their labour, that the employers could not afford to pay the rates of wages required to attain it. All that they can do for themselves by restricting the increase of their numbers, as well as all that can be done for them by any means whatsoever, is to bring their income up as close as possible to the limit fixed by the growth of capital and the productiveness of labour. Nevertheless, in the case of the worst paid portions of the working population of this country, a considerable increase of earnings might be produced in the way which has been described, without necessarily producing a great diminution in the profit-

ableness of their labour to the employers, perhaps without producing any diminution at all. A good rate of wages, when it is accompanied with the steady habits and desire for mental improvement which may be assumed to be connected with a provident disposition, increases the efficacy of the working man in two ways. He becomes stronger in body from better living; and he becomes more skilful, and more generally available, from the quickening of his mind. During the present generation, British contractors have been engaged upon public works in all parts of the United Kingdom, and in many foreign countries. The differences in the local rates of daily wages vary very widely in different parts of the British islands; and the difference between the average rates in this country and those of other countries is also very great. Nevertheless, it has been found that the cost of executing common earthwork does not vary very considerably in all these places, the quantity of work, which a labourer will accomplish in a day, varying nearly in the same proportion as the rates of daily or nominal wages. The moving of earth upon a great scale furnishes a simple and accurate test of the real cheapness or expensiveness of labour; because the quantities can be exactly measured, and the work is paid for by the piece. Now it has been found, that the price per cubic yard does not vary to any great extent among all the local variations in the rates of daily wages. The employment of British and continental labourers or workmen on the same work, which has been practised in different kinds of manufacture, has produced this result: that in the beginning the former have done far more work than the latter; but that when the continental workmen have been for some time in the enjoyment of high wages, the larger supply of strengthening food which they have thus been enabled to consume, has brought them very near to an equality with the British. The old popular notion, therefore, of a connexion between an Englishman's addiction to roast beef, and superiority

on his part over foreigners, is far from being altogether a vulgar prejudice. The superior energy of Englishmen, which has given them the superiority in so many departments of human exertion, is really due, in a considerable degree, to their having more beef in them.\*

The importance of intelligence, education, and moral energy in improving the efficiency of the labourer need not be enlarged upon, except to remark, that their importance becomes greater in proportion as the improvement of all the useful arts increases the demand for skilled labour, and tends to make some degree of skill and trustworthiness important in all kinds of work.

The kind of improvement in the condition of a labouring class, which consists in their obtaining higher wages for an increased quantity of work, is only practicable when it is produced by a diminution in the proportion between their numbers and the demand for their labour. For where the labourers are already fully equal to the demand for their labour, the employers cannot act upon the principle of employing fewer men, and paying them more in proportion; since this would leave an unemployed surplus, who must starve, or be supported in idleness out of the poor-rate at the expense of the employers. This is at least the case wherever an efficient Poor Law exists. Under these circumstances, the only means which will enable the employer to give good wages, is a scarcity of labour, which would compel him to give them. At present the daily

\* A correspondent of a daily newspaper (January, 1854) gives an account of a conversation with a sailor about to sail with the fleet to the Black Sea, in which the latter, on being asked his reason for his confidence that the British fleet would beat the Russian, gives it to the following effect: "You see, Sir, the Russians have no liberty, and they don't get as much beef as we have, and therefore it stands to reason that they can't work as well nor fight as well as we do." Understanding by the word liberty, both political liberty in its widest sense, that is, freedom from arbitrary interference, whether from above or from below, and personal independence, that is, the freedom of every man to do what he thinks best so long as he does not disturb his neighbours, the sailor's view of the subject goes a great way towards describing the causes of the strong points of Englishmen both in working and fighting.

wages of common agricultural labourers are more than fifty per cent. higher in some parts of England than in others. There is not a corresponding difference in the real expensiveness of labour, since the cost of doing the same work by the piece is said not to vary much between one place and another. Nevertheless, the employers in the South-Western Counties, in which wages are low, cannot raise them, so long as the number of labouring families who have to be supported, either with or without work, remains the same.

Habits of saving, and careful domestic economy among the highly paid portion of the working class—provident conduct in contracting marriages among the poorest portion—temperance, and care for the education of their children among all, must be the chief agents in the future elevation of the working class. But so long as a large proportion of the well-paid working men, whose earnings or those of their families are equal to the salary on which a clerk not only supports himself in comfort and insures his life, but contrives to make sacrifices to that expensive and exacting thing, gentility, spend their earnings as fast as they receive them; so long as men with seven shillings a week and no savings at all will marry, and have half a dozen children before the eldest is old enough to work; so long as 25,000,000 gallons of British spirits go down the throats of the people of these islands annually—it will be clear that the obstacles to the elevation of the class are much rather moral and intellectual than pecuniary; and that any measures for their benefit, which should deal with the latter kind of evils, without attacking the former, would be like pouring water into sieves, or helping a drunken man up one side of a horse to see him fall off on the other. Hence the most important part by far of the assistance, which other classes can give to the working class, consists in cultivating in them, or assisting them to cultivate in themselves and their children, the moral and intellectual qualities on which their future elevation must

depend. Direct instruction is not the only form in which this cultivation can be promoted; the practical teaching of circumstances is equally within its province so far as these can be modified in their favour by the care of other classes. As to charitable aid, in the ordinary sense of the term, that is, direct pecuniary outlay for the relief of sufferings or privations among the poor, its province is different; it is intended to relieve individual distress, not to elevate a class. However beneficial and necessary, it is not adapted to promote the latter object; indeed, unless it is administered with great prudence, it may retard it by weakening the spirit of self-reliance, which must be the foundation of all considerable elevation either of individuals or classes, as well as one of its most valuable results.

It is certainly in the power of the working population to economise 10,000,000*l.* a year on their consumption of intoxicating liquors, not only without any detriment to their health and comfort, but with great benefit to both. According to Mr. Porter's estimate, which has been already referred to, they might so economise to a far greater extent. To this source of accumulation might be added another very large amount by more general postponement of marriage, and other forms of economy. But omitting all these, and supposing that they were only to add 10,000,000*l.* yearly to the present amount of their savings by abstinence from that part of their consumption of stimulants which is at present excessive and injurious, this would amount in ten years to 100,000,000*l.*, without making any allowance for accumulation of interest. The possession and judicious use by the working class of so enormous a sum, acquired without any real sacrifice, would of itself be equivalent to a social revolution. If the belief to which they are so much inclined, that the profits of their employers are too large, and that they would be very greatly benefited by combining profits with wages, be correct, the command of 100,000,000*l.* would enable them to carry out the principle of co-operation on an enormous

scale. If they were to continue the same rate of saving for an entire generation (not by any sacrifice of comfort, but by simple abstinence from impairing their health and lowering their character by intemperance) their capital would amount after thirty years to 300,000,000*l.*, even supposing that they were to spend every year the whole income of their previous savings. A capital of 300,000,000*l.* in the hands of the working classes would be sufficient to effect the universal substitution of co-operative associations of working men for the system of employers and employed, to make the working population their own masters and managers, and to set at rest all questions about the rights of labour and capital for ever. Whether such an abolition of the class of employers would really be the best way in which the working class could apply their capital, is another question. But this description of what they might do, by the simple use of a very moderate degree of self-denial and perseverance, is sufficient to show how completely their elevation is within their own power.

The limit of the improvement to which the working population of this country may attain by the use of the means which are within their own power, is that which is imposed by the nature of things. The extreme theoretical limit of increase of their earnings is the productiveness of their labour at the particular time and place; while the closeness, with which they can approach this limit in practice, depends upon the accumulation of capital in the country, together with the share which they may themselves have acquired in it by habits of saving and skilful employment of their savings. To the progressive improvement of the productiveness of labour no limit can be assigned by us : as it has continued to the present moment, and is probably progressing at least as rapidly in our own generation as in any other of the long series of generations which have preceded it, it is not unreasonable to suppose that it will continue and be carried in future times to a much greater length than we can at present



foresee ; and that in this way the limit of improvement in the physical condition of the labouring population may be raised much higher than at present. Their approximation to this limit, by a process depending upon themselves, must, it is true, be gradual, and will require much more than one generation for its entire accomplishment. But this is the case with all beneficial agencies, whenever the results are to be both great and durable. It is given to man to do great mischief quickly, and at a single stroke ; but to do great good slowly, and by repeated efforts. A destructive revolution may be as sudden as a volcano ; but the permanent elevation of a class, comprising the majority of a nation, must be gradual, like the rise and consolidation of continents.

The second French Revolution has been more than once referred to, in former chapters, to illustrate the fallaciousness of attempts to elevate the condition of the working class by legislation or popular violence. When the possibility of their elevation, by their own self-improvement and exertions, is the topic, the mind naturally turns to the United States as the country in which the physical condition of the working majority of the population is higher than has ever before been known in any country, and in which this result has been produced entirely by the energy and intelligence of the individuals of the class. If indeed this superiority of condition of the American working class could be ascribed simply to their living in the midst of unoccupied fertile land, their case could not be quoted as a guide or a precedent for the people of this country. But this is very far from being the case with the whole Union. New England especially has no fertile land which can be obtained without paying a considerable price for it, and owes comparatively little to natural advantages : the states, into which it is divided, have been raised to great wealth and prosperity, mainly by the peculiar moral and intellectual qualities of the people. Nature has done little more for

the New Englanders, than afford them the possibility of doing a great deal for themselves. A soil in great part thin or rocky, beneath which neither metals nor coal are found — an ungenial climate, with a bitter winter, a late spring, and a scorching summer — harsh vicissitudes of weather, which kill youth and beauty in their flower — a rocky coast, and a storm-swept sea, are not the circumstances among which a nation would have grown into prosperity, if they had not had the main elements of prosperity in their own character. The small number of favourable external circumstances, which their ingenuity and energy have turned to such good account, do not differ so greatly from the corresponding circumstances in our own country, as at first sight may appear. They have the unoccupied fertile lands of Wisconsin and Iowa to receive the surplus of their young men, who might be superfluous and an incumbrance at home: but this land is a thousand miles off. The sum required to carry to it the emigrant from New England, is probably greater than the cost of carrying an English emigrant to Montreal. If they have the great population of the States to the Southward and Westward as customers for their manufactures, we have our colonies and the whole world for ours; and in commercial navigation, with which their prosperity commenced, and by which it is still greatly promoted, their natural advantages are certainly not greater than our own.

It would therefore be difficult to show that there is any reason in the nature of things why our own working class should not attain, by their own exertions, all the advantages enjoyed by the same class in New England. The Governments of the latter country have not interfered for the benefit of the working class in any other way, than by providing a universal and efficient system of popular education, and giving every legal facility to association for commercial purposes. If these two things were conferred upon our own working population, there would be no

reason why they should be in any respect behind the New England working men, if they were willing to work as long and as hard. In one respect, indeed, the British working class enjoys a decided advantage over the American. As the rates of interest and profit are much higher in the latter country, the return which an American capitalist requires from a given capital employed in setting labourers to work is much larger than in this country; consequently, if the efficiency of labour were the same in the two countries, and therefore the total proceeds to be divided between employers and employed were the same, there will remain less for the American working man.

## CHAP. XXI.

ON THE IDEAL, OR BEST POSSIBLE CONDITION OF THE  
WORKING CLASSES.

ALL enquiries into the laws which determine the condition of the working classes, and all large and general plans for their elevation, should have for their final object some state of things<sup>re</sup> supposed to be the most advantageous which it is possible to procure for them. This may be termed the ideal, or best possible state of the working class. Every comprehensive scheme of social reform must have reference to some ideal of this kind. The legislators and the higher order of statesmen of classical antiquity, usually had such an ideal strongly defined in their minds, as the type with reference to which they worked: and although the views which they took of the ultimate ends of life were partial and incomplete, the influence of such a guiding principle of government led to great results. The Spartans had their ideal, of a very narrow, though energetic, character; and they realised it in a great degree, remote as it was from the ordinary conditions of life and human nature. The Romans of the republic had their ideal, more liberal and comprehensive than the Spartan, though still exclusive and incomplete: and the attempt to realise this, imperfect and transitory as it was, gave such an impulse to the energies of the people, that they conquered the world.

In modern Europe the province of government has been so much more limited, and the importance of individual and domestic life so much greater, that the kind of specu-

lation, which was familiar to the ancients, respecting great modifications to be made in the condition and character of classes, or of the whole community, was until recently much less active and less influential. It is true that from the commencement of the middle ages Christianity has furnished the modern Europeans with an ideal, loftier and more comprehensive than was ever conceived by the ancients. But this was an ideal of individual character rather than an ideal of human society. In practice, the primary object of Christian zeal was the salvation of individuals, or the establishment of the church as a separate society within the state, rather than the improved organisation of temporal society. To the devout Christian the commonwealth of Christians, the city of God, was in heaven; he and his fellow-believers were pilgrims on a journey towards it. As for the temporal governments, so long as they kept the peace, filled the treasury, carried on wars or negotiations abroad, and granted or maintained the special privileges of those classes who were strong enough to insist upon them, they conceived that they had performed their part, and left the condition of the poorest class to be whatever their own conduct or the pressure of circumstances might make it. But a reaction has taken place in this respect, owing to the interest which general social questions have excited within the last half century. Mankind are no longer contented to leave the state of society as it is, but are looking out for some better state which may be substituted for it, or at least for such an improvement in the working of existing social arrangements as may remove the ground of complaint against them. They are once more in search of a social ideal.

This ideal, in the sense in which the word is here used, is something very different from the vague and Utopian views, which are impracticable because inconsistent with human nature or external circumstances. These are not

only useless as guides in practice, but are extremely pernicious; since they tend to excite hopes which cannot be gratified, and to withdraw attention from the means which promise humbler and more limited, but real advantages. They are the commonplaces of demagogues, and the war-cries of revolutions.

The ideal, which is here meant, should be one conceived in strict accordance with our experience of human nature, and of external physical laws; it should be such as may result from agencies actually in operation among us, and be essentially a development of something which is at present found to answer to some extent. In the language of Newton, it should be a *vera causa*, not a hypothesis.

Such an ideal is not only entirely dissimilar from visionary or extravagant anticipations, but it is the best preservative against the unfounded hopes, rash schemes, dangerous convulsions, and bitter disappointments, to which the former give rise. In the present age, those portions of the working classes of Europe, who are sufficiently active in intellect to occupy themselves with the subject of their social condition and prospects, will not remain satisfied with things as they are; unless some way is shown them, in which these may be made much better for themselves, or at least for their children. It will not be always sufficient, that they should be taught by the soundest reasoning, that the measures which they may be disposed in their inexperience to adopt, will not accomplish the ends they are in search of, the increase of their comforts, and the establishment of their independence; that neither trades unions in Lancashire, nor the shooting of agents in Ireland, nor communist revolutions in France, nor the plunder of bakers' shops in Italy, can do anything for their advantage. If reasoning and illustration are confined to proving that all the means which their leaders suggest to them for changing circumstances for their benefit are vain, and the inference which they are expected

to draw is, that they must be contented to let things remain as they are, they will probably not be convinced, and will certainly not be satisfied. They are likely to fall back upon the tempting, though fallacious doctrines, which have been already refuted, or to grasp at the first new vision of social regeneration, which an agitation may present to them. When the regular physician gives up the patient, and has nothing but patience and resignation to prescribe, the patient is very likely to call in the quack, less perhaps from actual faith in his remedy, than because he would rather try something, however small the hope of cure, than wait for death in inaction. It is therefore very important that the proof, that one set of measures will not conduce to their objects, should be accompanied by the exhibition of some other course of proceeding, by which they may, to a great extent, accomplish them.

Now, the tendency of Political Economy, treated as an abstract science, has been very much to produce an impression that, in questions which concern the elevation of the working classes, its reasonings end chiefly in negative results. Political Economy, treated as in this way, is occupied rather with the statement of the laws which account for things as they are, than with the recommendation of the methods by which they may be made better. This proceeds from the nature of a science, the object of which is the discovery of abstract truth, as compared with an art, the object of which is to show how a useful end is to be attained. But the consequence has been, that the class of minds who have a difficulty in comprehending the pursuit of abstract truth for its own sake, have been disposed to conclude that if the direct object of political economists does not appear to be to increase the incomes of the poor, it must be to increase the wealth of the rich at their expense; and hence their science has often been called cold-blooded, hard-hearted, &c. There is no foundation for this accusation; since Political Economy, when treated as a science, explains the laws of increase and decrease of wages, as

well as those of the increase and decrease of profits and rent; so that the art, which corresponds to the science, may be used at least as much to promote the increase of the former as of the latter. Some account of the process, by which, as the science indicates, the working class can improve their condition, is the natural, as well as most useful sequel to the application which has been made of its reasonings to the refutation of plans of another kind.

Independently of the restlessness under the present circumstances of their condition, which already prevails among large classes of the working population, and is likely gradually to affect the other portions of the mass, as the leaven of new ideas and of agitation works its way through them, the spirit of philanthropy and social reform is too active among the other classes of society to allow them to remain contented with things as they are. They will continue to seek the improvement of the working men's condition; and the result of their interference will be different, according as they have or have not a distinct and correct view of some higher condition of this class, towards which all their measures for his benefit may be directed.

Among the different views respecting the most desirable condition for the working classes, which prevail more or less extensively in the present age, one may be described as the system of patronage of the working man by the classes above him, and of contented and confiding dependence upon his part. This system, as it is understood in this country at the present time, and as it is put in practice in our agricultural districts with great and increasing benevolence and energy, may be fairly summed up thus:—Kind treatment and encouragement of the labourer by his immediate employer; occasional assistance and a decent cottage at a low rent from the landed proprietor; charity and compassion from his lady; a mild administration of the Poor Law; good medical aid from the Union or from charitable foundations in sickness; and sound Church



of England teaching from the clergyman and the school master superintended by the clergyman, with a small admixture of secular information. On the other hand, it is not any part of the plan, that facilities should be furnished to him for rising to a position in which he would cease to be entirely dependent for support, either on his weekly wages, the poor-rate, or the kindness of his superiors; nor that either his education in childhood, or his subsequent training, should produce in him such an acquaintance with the laws which determine his condition, and with the general movement of the world around him, as may either enable him to take care of and promote his own interest, without reference to his superiors, or eventually to take an independent part in public affairs.

This system of benevolent patronage of the poor by the rich deserves to be spoken of with all respect, on account of the great amount of evil which it prevents or mitigates, and the extensive interchange of good feelings which it tends to call forth between classes whom the modern habits of English society would, without it, place in positions of absolute and most unsocial isolation from one another. So long as any portion of the working class have not sufficient intelligence and self-government to take care of themselves, it is most desirable that they should be taken care of, although imperfectly, by others.

But if this state of patronage on the one part, and grateful dependence on the other, were to be proposed as the best possible and final condition of the working population, fatal objections would at once present themselves. It is evidently only adapted to the circumstances of an agricultural population. The squire of the parish and the clergyman are the two pivots upon which the whole system turns. The working masses, who fill our great cities and manufacturing towns, are quite beyond that paternal superintendence on the part of an individual, or a few individuals, which it supposes. And as the non-agricultural

population is in this country much more numerous than the agricultural, and is increasing much more rapidly than the latter, any system, which is not adapted to them, can only be of secondary benefit. Even as applied to the class of agricultural labourers, it has this capital defect, that it does not contain within itself any adequate check upon the increase of population.

The improvidence of the class of agricultural labourers in this respect is extreme. If their numbers do not at present increase at the American rate, it is only in a very small degree from right convictions and habits of prudence on this subject. What chiefly keeps down the population of agricultural districts is migration to the towns and increased mortality, combined, to some extent, with the effect of absolute want, or difficulty in finding a residence. Now, if the system of charitable patronage were carried out with sufficient liberality and universality to render the condition of the whole labouring class in the three kingdoms comfortable and satisfactory by its action, it would put an end to all that excess of mortality above the *minimum* rate, which is the result of privations of various kinds: it would prevent absolute want, and make good cottage accommodation abundant. It would very greatly diminish emigration. The physical check would be removed, and no new moral check substituted. In one generation the working population would have doubled their numbers, and eat up all the means of their patrons.

It is true that, as this system attributes to the clergyman and the other superiors of the labourers great influence over their minds, this influence might be exerted for the purpose of communicating to them right views on the subject of population. They might be taught, both at school and later in life, that it is a sin to marry without having saved or inherited some provision for the wants of married life; that it is a sin to have more children than there is a clear prospect of being able to rear in health and tolerable comfort even in years of dear bread, or more

than the state of the labour market promises employment for. But a very great change would be required in the sentiments of those from whom such teaching must come, before they would become the teachers of such Malthusian doctrines as these. Even if such doctrines were taught to the agricultural labourers, they would hardly produce a very great effect upon their conduct, unless their minds were previously enlarged and disciplined by a degree of familiarity with reasoning, and a habit of governing themselves by the foresight of distant consequences, which are inconsistent with the system of dependence.

But a still more comprehensive objection to the whole system is, that it rests on the dependence of the working class upon the classes above them; that is, upon an element of our social state which is growing weaker every year. This would alone be a sufficient reason for rejecting it as the ideal of which social reformers are in search. Mr. J. S. Mill's description\* of the transition of the working class from the state of dependence to the state of independence, both in material and intellectual matters, has dispensed all who come after him from enlarging upon this great general truth in any other words than his. All that need be remarked in this place in connexion with the subject is, that the kind of benevolent patronage and guidance of the poor by the rich, upon which this system is based, is still most valuable with respect to a large portion of the working population, who are at present both in need of it, and willing to accept it. More than one generation, probably many generations, must elapse before the whole of the class rise above it. It will suit the badly-paid working men longer than the well-paid, and the agricultural labourers much longer than the operatives of towns. But a considerable portion of the body have already either outgrown the need of guidance and charity, or suppose that they have outgrown it: in either case it is become, as

\* Principles of Political Economy, Chapter on the Future of the Working Classes.

respects them, impracticable. The continued spread of mental activity among this class, which is certain to take place, and the improvement in physical condition which, as it may be hoped, will on the whole accompany it, will tend to produce a similar emancipation among other portions of the mass in succession; and some other appropriate social conditions will have to be found to suit their new state. The patronage of the superior classes is at present performing towards the poor a function like to that of a hen set to hatch ducks' eggs: until they break the shell, her brooding care is precious and indispensable; but as fast as one duckling after another discovers his strength and takes to the water, she has nothing to do but to wish him success in his new stage of existence, and will only lose her time in cackling after him to bring him back.

The ideal of the Communists is situated at the opposite extreme of opinion on social questions. But not only is Communism a scheme which is inadmissible as a plan for adoption in practice, but for reasons, some of which have been given in the Chapter on the subject, the condition of the community, which it would be likely to produce, would not be in itself a desirable one. As its tendency would be to destroy individual liberty and the independence of family life, and to check the state of progress which results from the development of mental and moral activity in individuals, it cannot be accepted as the ideal which is to satisfy the desires of mankind, even supposing it to be entirely practicable.

The ideal of another school of reformers is the subdivision of the land of a country in such a degree, that a very large proportion of the heads of families may be freehold proprietors, living on the produce of their own land. This degree of subdivision of the land is, as has been observed in the Chapter upon the subject, strongly condemned by most English political economists. On the other hand, it has found much favour on the Continent. It has also in its favour, so far as the general principle is concerned,

the authority of classical antiquity. Both the Greeks and Romans believed that the possession of the qualities most valued by them in the citizen was very closely connected with the ownership of land. When, therefore, their object was, as at Rome, to diffuse those qualities through the bulk of the population, and not, as at Sparta, to confine them to a privileged minority, a very great subdivision of the land was, according to their views, the foundation of a sound social state. In the mind of a Roman, the social state of small farms, cultivated by citizen owners, was identified with the heroic virtues of his ancestors of the early Republic. A class of peasant proprietors, as they would now be called, produced the men who came with hands hardened by holding the plough to conduct the legions to the conquest of Italy; and from the same class were recruited the hardy militia of the early Republic, who, under bad generals, suffered themselves to be mown down by thousands without shrinking, and began to conquer the world as soon as they had good ones. With the spread of large estates, and the growth of a town mob of landless citizens, came luxury, corruption, dissension, and the loss of liberty. But as all the opinions of the ancients upon this subject were influenced by their rooted contempt for commerce and manufactures (at least among the Romans, the Spartans, and the admirers of Spartan institutions), and by the general practice of employing slaves instead of hired labourers, their authority does not go very far towards settling the question. Wherever slavery prevails, the position of a man working for another man is always associated with ideas of subjection and degradation, which have no necessary connexion with the relation.

The economical merits and demerits of peasant proprietorship have been already discussed in a former Chapter. The particular point to be considered here, is the claim of the state of society, which a very general subdivision of the land produces, to be recognised as the true social ideal,

that is, as the best condition of the mass of mankind which they are ever to attain.

Now, after allowing all that is alleged in favour of the condition of small proprietors, and taking our idea of them from the descriptions which the advocates of the system give for the purpose of recommending it, it appears that its success implies a state of very severe and continuous labour on the part of the proprietors and their families. Mr. J. S. Mill \*, in his vindication of the state of peasant proprietorship from the general condemnation with which it had been treated by preceding writers, has extracted passages from various writers in praise of this state. One of its features, on which these writers lay the greatest stress, is the extremely laborious life which the small owners are induced to lead by the feeling of proprietorship, and the struggle to maintain their independence. It is indeed the excess of labour extracted from the working population by the stimulus of proprietorship, over the amount of work which the hired labourers employed in the system of large farms give for their wages, which is to be set against the tendency of large farms to favour the economy of labour in production.

The life of unremitting toil and anxious frugality which characterises the peasant proprietor, although it may be, upon the whole, an improvement upon the actual life of large classes of hired agricultural labourers as they are at present found, cannot be considered in itself so desirable a condition that it can be accepted with satisfaction as the ideal of the working man's condition. Labour is good for man, but it is not good for man that his life should be all labour. The mode of life which experience shows to be best for the individuals of those classes who have to a considerable extent the power of choosing their own pursuits, the employment, that is, of a large portion of their time in the energetic practice of some useful employment,

\* Principles of Political Economy.

combined with the reserve of another considerable portion for repose, recreation, family enjoyment, study, and spiritual self-withdrawal from worldly interests, must be the mode of life which is in itself the best suited to human nature. Now the life of a hired workman in a trade in which the hours are moderate, and the work neither unhealthy nor exhausting, who can dismiss all thought of his work from the moment he puts on his coat, is much more consistent with such a state than that of the very small proprietor, as it is generally described.

We are so much in the habit of considering habits of self-indulgence, improvidence, and apathy, whether they take the form of intemperance, irregularity, or carelessness in work, want of economy, or simply premature and comfortless marriages, as the faults from which the working class are to be converted, that we are disposed to consider any change which would make them live for the mere purpose of labour and saving as a great improvement. And such it really is, when compared with the low state of mind and habits of those men among the working class, who live in beer shops and gin palaces, neglect their work, and contract pauper marriages. But when the object is not merely to apply a temporary cure to the vices of individuals among the class, but to find a state of things which shall be in itself good and satisfactory, a reasonable amount of leisure from labour and care appears to be an essential element of such a state. Now if this is to be consistent with the enjoyment by the working man of a competent supply of necessaries and comforts, it can only be when his labour is rendered very productive by combination with a large proportion of animal labour, machinery, science, and the advantages of division and combination of manual labour: and the realisation of these conditions requires, that industry, whether in agriculture, manufactures, or commerce, should be conducted on a great scale.

That the system of peasant proprietorship causes a great

amount of labour to be expended with a very small degree of productiveness, appears from the statements of its advocates. They remark, that the peasant will perform many works of improvement upon his farm, which would not remunerate a capitalist for his outlay in paying for labour, but which the peasant will execute, because his own labour costs him nothing. In other words, the possession of land tempts the peasants to expend a considerable amount of their labour in work of such little value, that the whole proceeds of it are not worth the wages which an employer would have to pay for it. This is certainly a proof of the effects of the system in stimulating industry; but it is also a proof that it tends to establish a very low rate of productiveness of labour.

Another tendency of this state of society, which is closely connected with those which have been mentioned, is to produce an extreme concentration of all the thoughts, desires, and affections of the peasant owner upon his property, and upon the means by which he is to retain it. This state of mind has been described in a rather poetical but forcible manner by M. Michelet\*, a great admirer of peasant proprietorship:—

“If we would know the inmost thought, the passion of the French peasant, it may be done very easily. Let us walk out into the fields on a Sunday, and follow him. He is going towards that field before us. It is two o'clock; his wife is at vespers; he is in his Sunday dress; assuredly he is going to visit his mistress. What mistress? His piece of land. I do not say that he will go directly to it. To-day he is free; at liberty to go there or not. Does he not go there every day in the week? Accordingly he turns away; he walks in another direction; he has something to do elsewhere. . . . And yet he goes there. It is true he was passing close by it. He looks at it, but it is not to be supposed he will enter the field; what has he to do there? And yet he enters. But surely he will not begin working. He is in his Sunday dress; has his blouse and clean shirt on. Still there is no reason why he should not pull up a noxious weed here, throw aside a stone there. This stump too is in the way. But he has not his pickaxe: that must be left for to-morrow. Then he crosses his arms, and stands gazing upon his land, grave and thoughtful. He gazes long, very long, and seems to forget himself in the contemplation.”

\* *Le Peuple*, par J. Michelet,



This idea of the tendency to the absorption of the whole man in his little property, is confirmed by the more prosaic accounts of other writers. Now this much may be conceded to M. Michelet, that if the peasant is not to accompany his wife to the vespers, at which he might, perhaps, learn that his soul and intellect were given to him for higher objects than to be enslaved to a plot of ground; and if the only choice open to him is supposed to be between a walk to his field and a walk to the wine-shop, it is well that the attraction of the latter should be weaker than that of the former. But the state of mind which is here pictured is, at the best, only the lesser of two evils, each of them very great. The character is that of a miser: for the miser is a man whose soul is so absorbed in the idea and passion of property, and so empty of all other subjects of interest, that even at the times when he is not at work, he can find no other subject agreeable or interesting enough to divert him from it. Such a poverty of the intellectual and moral nature would be deservedly despised in any other station of life; and the ultimate prospect of the working masses would be unpromising, if such stunting of the best parts of their nature were to be any part of the training by which they might realise it.

Yet this excessive devotion of the mind to the idea of property, seems closely connected with the excess of peasant proprietorship in thickly-peopled countries; since the unremitting labour which characterises that state, and is essential to the enjoyment of a tolerable supply of necessaries and comforts under it, must be sustained by an equal intensity of the motive which produces it.\*

\* As Mr. J. S. Mill was referred to in the chapter on Peasant Proprietorship as more favourable to that state of society than most English writers, the following extract from his chapter "On the Future of the Working Classes" is quoted to show that his approbation is only qualified; and that his judgment respecting its claim to be considered the best possible, or what has been here called the ideal state of society, is not inconsistent with the views expressed in this Chapter, but rather supports them.

"The opinion expressed in a former part of this treatise respecting small

landed properties and peasant proprietors, may have made the reader anticipate that a wide diffusion of property in land is the resource on which I rely for exempting at least the agricultural labourers from exclusive dependence on labour for hire. Such, however, is not my opinion. I indeed deem that form of agricultural economy to be most groundlessly decried, and to be greatly preferable, in its aggregate effects on human happiness, to hired labour in any form in which it exists at present, because the prudential check to population acts more directly, and is shown by experience to be more efficacious; and because, in point of security, of independence, of exercise for the moral faculties and for the intellect, the state of a peasant proprietor is far nearer to what the state of the labourers should be, than the condition of an agriculturist in this or any other country of hired labour. Where the former system already exists, and works on the whole satisfactorily, I should regret, in the present state of human intelligence, to see it abolished in order to make way for the other, under a pedantic notion of agricultural improvement as a thing necessarily the same in every diversity of circumstances. In a backward state of industrial improvement, as in Ireland, I should urge its introduction, in preference to an exclusive system of hired labour; as a more powerful instrument for raising a population from semi-savage listlessness and recklessness, to habits of persevering industry and prudent calculation. But a people who have once adopted the large system of production, either in manufactures or agriculture, are not likely to recede from it; nor, when population is kept in due proportion to the means of support, is there any sufficient reason why they should. Labour is unquestionably more productive on the system of large industrial enterprises; the produce, if not greater absolutely, is greater in proportion to the labour employed: the same number of persons can be supported equally well with less toil and greater leisure; which will be wholly an advantage as soon as civilisation and improvement have so far advanced, that what is a benefit to the whole shall be a benefit to each individual composing it."—*Political Economy*, by J. S. Mill.

## CHAP. XXII.

IDEAL OR BEST POSSIBLE CONDITION OF THE WORKING  
CLASSES — *continued.*

IF neither the Communist ideal, nor the ideal of a nation of labouring small freeholders can be accepted, as presenting the best possible eventual condition of the working classes, it remains to be seen what kind and degree of elevation they can attain in a state of society characterised by production conducted on a large scale, and therefore requiring large capitals, and great and numerous social distinctions.

One important characteristic of such a social state, wherever it has hitherto existed, has been a great preponderance in numbers of the nonagricultural over the agricultural population. We know from the example of Great Britain, that even when the land is thickly populated, and agriculture, over a great part of it, is very backward, the labour of one family in raising food is sufficient to support two other families besides itself.\*

The question which is thus raised is peculiarly important to ourselves, since the state of society which has been described is our own; and it therefore coincides with the question, whether this nation is at present on the true road to the attainment of the greatest happiness of the mass of its members, or whether, as has been often sug-

\* This was estimated to be the fact before the repeal of the corn laws, and of the heavy duties upon other articles of agricultural produce; and when the importation of corn and other necessary articles of food was in ordinary years insignificant in proportion to our consumption.

gested, it ought to change the direction of its social movement.

In estimating the degree of elevation to which the mass of the people may attain under this form of society, it will be fair to assume that the working class will themselves use for their own benefit the means which have been shown in the preceding Chapters, and particularly in the last, to be in their own power. It may also be assumed, that the other classes of the nation, as well as the legislature, will furnish them with all the secondary, but still important facilities and encouragement, which have been mentioned as being within their province. It may be reasonably hoped that these assumptions represent what will actually occur, since the present age is characterised by a strong increasing disposition on the part both of a large portion of the working class, and of the other classes who possess the power of aiding them, to set on foot such a process of general improvement. At any rate, in a speculation the object of which is to give some representation of the best state of that class which it is possible to produce, the assumption, that all will be done which may be done, is a legitimate basis to build on.

Thus it may be assumed that a good and universal system of public instruction will be provided; and that it will, in addition to other kinds of instruction, communicate to all classes a knowledge of the laws which determine the condition of classes and of individuals; and that it will also be directed towards qualifying individuals for discharging with intelligence and good will the special functions to which they are destined in after-life. It may be equally assumed, that whatever facilities can be given by the laws to the working man, for using his funds or his labour in all the ways which may promise an improvement in his income, will be furnished to him. Passing from these matters, which depend upon, or can be promoted by the rich or by the state, to the far more important part of the work, which rests with the working

population themselves, it may be assumed that intemperance will be reduced within narrow limits, that a desire to better their condition will become general, and will lead to the general prevalence of habits of saving, alacrity in labour, and a readiness to use all means and opportunities for increasing their earnings. Further, it must be supposed that really provident habits in respect to marriage will be firmly established among the class. Provident habits in this respect have been explained in the last Chapter to include two things: first, that a young couple should not marry unless they possess some funds sufficient to the decent establishment of their household, and for providing some resources against the exigencies of married life; secondly, that they should either not marry at all, or not marry to remain in their own country, unless they could reasonably calculate upon earnings adequate to supporting a family in comfort, and therefore considerably larger than what would furnish bare necessities; and that consequently, so long as the wages of any class remained below the standard of comfort, its numbers would be in a constant course of diminution, either from the small number of births or the amount of emigration among the families belonging to it, until in one, or at the most two generations, the reduced supply of the particular kind of labour raised its remuneration to that standard. In short, it may be assumed that the working population will come to govern themselves by the same principle by which the middle class govern themselves at present; that they will establish in their minds a *minimum* rate of income, below which they all consider it is wrong to marry, this *minimum* being considerably above the necessary limit of subsistence upon which the very poorest class in the community are always pressed down, whenever providence is not universal.

One characteristic of the state of things which is here supposed, would be the very general possession of a certain amount of property by the working population. In the earliest stages of it, savings would be chiefly practised

by the highly-paid members of the working class, among whom, even at present, the will to save alone is wanting. As the wages of the kinds of workmen whose earnings are low were raised by their determination not to make pauper marriages, the practice of saving would extend among them. The second generation, succeeding parents who had accumulated funds, would only have not to waste them, or by farther abstinence on their part they might double them. The small funds thus created would be employed as capital in productive industry, wherever experience might show that such an employment would be advantageous. Wherever it might be found that working men by clubbing together their funds could carry on a particular business with profit, the practice of doing so would spread rapidly. Others would invest their capital in joint-stock undertakings; and if the payment of their labour by a share in profits were found to be more desirable for the working population at large than fixed wages, it would be adopted, because, when the number of workmen is barely sufficient for the demand, and they are well off, the capitalist is only too glad to make their connexion with him satisfactory to themselves.

The extent to which the principle of co-operation in its various forms would be carried, would under such circumstances only be limited by their own experience of the cases in which it would or would not be beneficial to them.

Improvements in the productiveness of labour would be likely to proceed with greater rapidity in such a state of society, on account of the general activity of mind among the whole population which would be generated by it; and the whole population would enjoy the benefit of every such improvement in increased enjoyments, or decreased labour, when once the most numerous class had ceased to neutralise it, as at present, by multiplying up to it.

Whenever an improvement in production, or any other

favourable chance, increases the amount of necessities and comforts which can be procured with a given quantity of labour, there are three ways in which every class in the community may take out their share of the benefit which is thus provided for them ; increased supply of comforts, diminished severity of labour, or more rapid breeding of children. Hitherto there has always been a class who have preferred to take out their share in the last form, and have therefore been always kept very near the *minimum* of subsistence. But we are now supposing that class to become determined to take out its share of future improvements, chiefly at first in increased comforts, then in diminished labour, and not in increasing its numbers until after a considerable rise in its condition.

The increase of the national capital would be accelerated by the addition of the large savings of the working class to the savings of the other classes on which it is at present dependent. The rate of increase of the population being kept below the rate of increase of capital by general habits of prudence, the rate of wages would have a constant tendency to rise and to encroach upon the rates of profit and interest. This course of things would go on until the latter were reduced to a *minimum*.

Now, to say that profits are reduced to the *minimum* rate, is to say that the working class receive the *maximum* share of the proceeds of their labour which is possible. While the working class would, by virtue of their high rate of wages, habits of saving, and productive employment of their savings, continually increase in wealth, the accumulation of wealth among the class of employers and capitalists would, as a consequence of the diminishing rates of profit and interest, become very slow, and at last probably cease altogether ; and thus the capital belonging to the latter would tend to a stationary amount, while their revenue would tend to be actually reduced in amount.\* In

\* The income of the class of landed proprietors would probably not be diminished by the progress of society which we are considering : and the value of

proportion as the working class rose in general intelligence and commercial experience, as well as in the command of funds, they would more and more encroach upon the industrial province of the other classes. The more too that intelligence and general information became diffused among all classes, the less would individuals be able to amass great fortunes by great individual superiority. The extension of the joint-stock principle would act in a similar manner, in reducing the value of large capitals combined with personal qualities.

In these various ways the course of things would tend continually to increase the proportion of the aggregate capital and aggregate income possessed by the working class, and to diminish in a corresponding degree the proportion of both retained by the other classes.

In this manner eventually, through the gradual growth of the working class of the nation in wealth and intelligence, and the retardation and eventual stoppage of the accumulation of wealth among the richer classes, the diminished superiority of the latter over the former in personal qualities, and the division of the management of industrial enterprises between the two classes, the intensity of existing social inequalities would be very greatly diminished; although, so far as can be at present foreseen, it will neither be possible nor desirable that they should be altogether done away with for the purpose of reducing all classes and individuals to one unexciting level.

In the course of the improvement in the position of the working class which is here supposed, they may be expected to attain to a position, in which they may acquire not only the necessities, but the most important comforts

the principal of their property would be augmented by the diminution of the rate of interest, which would increase the number of years' purchase at which their land would sell. As this essay is confined to that part of the social science which concerns the two classes of manual labourers and capitalist-employers, as little reference has throughout been made to the other classes as is consistent with the avoidance of positive errors in the conclusions arrived at.



of life with a moderate amount of labour; so that a considerable portion may remain for recreation, for mental improvement, or for other purposes distinct from the mere provision of physical comforts. An attempt to establish short hours of work, or to multiply holidays by artificial means, will fail; because, if the present intensity of labour does not, at the present degree of productiveness of labour, give more than the necessaries of life to the poorest class, any considerable diminution of that intensity would leave them with less than necessaries. But if the diminution were to be the consequence of increased productiveness of labour, combined with the general acquisition by the working class of a larger share in the total proceeds of their labour, it would be an unmixed good.

Besides the effect of improvements in production, there is another class of improvements, the influence of which in increasing the comfort and enjoyments of the poorer portions of the community, is already considerable, and likely to become much greater. These may be described generally as the application of the principle of association, and the management of operations upon a great scale to the provision of all kinds of supplies and accommodation for the purpose of furnishing them at a rate very much lower than that at which they could be obtained by isolated individuals. The supply of water in towns, the use of clubs among the upper and middle classes, and the introduction into the retail trade in great towns of the principle of small profits and large sales, will serve as examples of a class, which is too numerous and miscellaneous for a more particular description, and the value of which is probably at present developed only in a small degree. Under the system of constant supply, every house in a great town may be supplied with an unlimited quantity of water for an insignificant weekly sum; while the procuring even of an insufficient supply, if left to be done by each family for themselves, would be a heavy burthen upon the poor, and a serious tax even upon persons of moderate income.

By payment of a few pounds yearly as subscription to a club, a man of the upper or middle classes may spend all his hours in a palace, except those hours which are consumed in sleep; and may enjoy either gratuitously or at a small expense most of the luxuries which, before the introduction of these institutions, were confined to the possessors of incomes of many thousands a-year. A large retail shop in a great town, conducted on the principle of low prices and large returns, will probably sell at a profit of 10 *per cent.* an article on which the keeper of a small village shop must, in order to live, ask 30 *per cent.*

The insignificance of individual transactions in retail trade may cause such an improvement as this to appear at first sight not a very important matter. Yet a diminution in the rate of retail profits has, in fact, the same effect to the consumers—that is, to all the individuals of a nation—as an improvement in production to the same extent. If a reduction of 20 *per cent.* could be effected in the retail prices of all commodities, the result would be the same as if the income of every individual in the country were increased one-fifth, or as if the progress of improvements in production were to add one-fifth to the productiveness of labour. The working class at present, in general, buy very badly; that is, they pay for the articles of their consumption a large per centage above the cost of production. This proceeds partly from their want of knowledge and opportunities, and partly from the fact, that the prevalence of improvident habits among them obliges them to buy in very small quantities. There is therefore a great margin for improvement in their case.

Taking into account the prospect of future improvements in production, improvements in distribution, improvements in all forms of combinations for supplying great numbers in common with the accommodations or supplies which they require, and the gradual diffusion of property and profits among the working class, and always supposing that there is to be no reckless and degraded

class, as at present, to neutralize the elevating action of these causes by breeding up to the limits of poverty and want, it seems reasonable to hope that the whole working population might enjoy strengthening diet, comfortable lodging, and comfortable clothing, with a small surplus for other purposes; and yet that their number of hours of weekly labour might be considerably smaller than is usually the case at present.\*

\* As the prospect of a very considerable future improvement in the condition of the whole working population depends upon the reasonableness of the anticipation expressed in the text, the following figures are interesting, as bearing upon the subject. Mr. M'Culloch (*Statistical Account of the British Empire*) estimated the aggregate income of the inhabitants of Great Britain in 1847 at 370,000,000*l.* Mr. Greg, in a passage quoted in a previous chapter, has estimated the aggregate income of the labouring classes of Great Britain (including the wages of domestic servants, but not including their keep) at 140,000,000*l.* This was in 1850 or 1851, but as the per centage of increase of income in the country cannot have been very great between 1847 and 1850, there will not be any great error in comparing one estimate with the other. As Mr. Greg estimates the labouring population of Great Britain, whose incomes make up the 140,000,000*l.*, at three-fourths of the nation, and the propertied classes at one-fourth, and this supposition appears to allow a full, if not an excessive, proportion of numbers to the former class, the estimate of 140,000,000*l.* is probably not below the truth. On the other hand, Mr. M'Culloch's estimate of the aggregate income of all classes may be adopted with much confidence, as not excessive, both from the high authority of that gentleman on a subject of this nature, and from the fact that the returns under the income tax showed an aggregate income of about half the amount, leaving only an equal amount for the whole of the working majority of the nation, for all incomes between 150*l.* a year, and the point at which wages begin, and for omissions and undervaluation in the returns. The income of the working classes must have been considerably larger during 1853 than in 1850, as wages have risen and fewer men have been without work; but the income of other classes has also increased. If, then, we take the income of the working population in their present position at 140,000,000*l.*, and that of all other classes at 230,000,000*l.*, it seems not unreasonable to suppose that their proportion of the total income of the nation might in the course of time be increased by the various processes described in the present chapter, until one-half should be added to their proportion in the distribution of the aggregate amount. That is, if the total continued to be represented by 370,000,000*l.*, their share would be represented by 210,000,000*l.*, being 160,000,000*l.* for the minority of the nation, consisting of all the persons exempt from manual labour. Of course any such process must require a long time for its completion; since the whole tenor of the preceding portions of this work has shown that any attempt to accelerate it, either by legislation, violence, or any other short cut to the result, must be a failure. Now if we suppose such an increase of 50 per cent. in the average income of all the labouring population, and moreover suppose that the greatest

In this anticipation, it is not assumed that universal equality of property is to be produced even in this ultimate stage of elevation of the working class. So far as it is possible to form an opinion, or rather to venture a conjecture respecting a state of things so distant from ourselves, it is probable that it will always be expedient to allow individuals to accumulate wealth according to their several abilities, opportunities, and dispositions; and although the general prevalence of information, mental activity, and facilities for employment in productive industry, will tend to diminish the degree of advantage, which personal qualities or position give to one man over another, they can never, under any system short of absolute Communism, put an end to it.

Up to this point we have considered the elevation of the working majority of mankind, in respect to the improve-

portion of this increase were distributed among the poorest portions of the class (as would be the case if they were actuated by the determination supposed in this chapter), it is certain that the position of the above class would become comfortable and satisfactory, if combined with good management in other respects. It is true that this view supposes them to work as hard as at present, in order that the production may not fall off. But, on the other hand, it makes no allowance for future improvements in production or distribution. Now there can be no reasonable doubt that these may be correct to a very considerable extent; and if they are supposed not to be neutralised by a rapid increase of population, they will admit of a diminution in the severity of labour, without diminution of production, in the proportion of the saving of labour, or of interest on capital effected by the improvement. Let us suppose that improvements will hereafter be carried to the extent of reducing the cost of all articles to the consumer 20 per cent. on an average—a supposition which will probably be admitted by all to be very moderate. This will admit of the maintenance of the present amount of consumption with one-fifth less labour. In other words, if the present average length of the week's work of a manual labourer be taken at ten hours for six days, or sixty hours per week, it might either be reduced to eight hours per day for six days, or to ten hours per day for five days, with a whole holiday on the sixth day, in addition to the present holiday on Sunday.

Whatever may be thought of this particular calculation, the comparison of the estimated amount of the income of the whole nation with the estimated amount of the income of the labouring majority in it is sufficient to show that even without supposing any further improvements in production, and supposing only the universality of prudential restraints upon population, the prevalence of universal comfort among all classes is even at present a question of distribution only.

ment of their physical position,—that is, the increase of their income, or command of necessities, comforts, and luxuries, and the diminution of the severity of their labour. But this is not all that is to be desired for them. Indeed, when once a sufficient and secure supply of necessities, and a moderate supply of very simple comforts have been provided, any further improvement in a man's chances of happiness depends much more upon social, moral, and intellectual advantages or disadvantages, than upon any new addition to his command over material objects.

Now one consequence of the general increase of the income of the working class, together with their greater independence in their industrial relations, would be a much nearer approximation to social equality than at present exists. Not only will the differences in the wealth of different classes be less violent than at present, but they will be of less social importance. Superiority of wealth will give much less superiority of enjoyment or influence to a man in a state of society in which no man will be so very poor or helpless as to be at the mercy or absolute disposal of another man; and in which the means of intellectual improvement, and even of recreation, are brought so much within the reach of all, that wealth cannot procure very much more for its possessor. In the United States there are men as rich as the very rich men of Europe, but the advantages which they derive from being very rich are much smaller. Accordingly, although the eagerness to make money is at least as great in that country as any other, the importance attached to the possession of it appears to be smaller; and the loss of it is certainly in general less painful. Among ourselves, the tendency of all circumstances is to produce an approximation to equality in means of improvement, means of enjoyment, social habits, and social intercourse among all classes above the working class: what is here anticipated is, that the further progress of the world will eventually produce

a similar approximation between these classes and the working class.

A considerable improvement in the way of living of the working class, combined with the increased mental cultivation and general respectability of moral conduct with which it must be associated, since these qualities would be the chief agents in producing it, would facilitate a much greater frequency and freedom of social intercourse between different classes than at present prevails. Social exclusiveness, the absence of all familiar intercourse between different classes, is characteristic of our modern social state. This isolation of different classes from one another, as respects the private life of individuals, prevails in a greater degree than in former ages, or than among other less advanced nations in the present day. In the Middle Ages, the nobles and their retainers, who dined at the same table, although the former sat above the salt and the latter below it, enjoyed more interchange of ideas and sympathy of feeling with one another than the corresponding ranks in the present age. The case was the same with the farmer and his labourers, who also met at the same table, and had for the most part common objects of interest. In the East, at the present time, the rich man and his slaves will be on easier terms together than persons much less widely separated by difference of station among ourselves.

The change of things in this respect has sometimes been spoken of as if it were a sign of deterioration in our social arrangements, and a reason for desiring the return of an earlier state of society. But if we examine into the causes which have produced it, it will appear that it should rather be considered as a circumstance incident to the transition to a better state of things than the old; although during the transition period in which our own generation happens to be placed, it produces inconvenience, by making the relations between different classes uneasy and ill-defined.

One great cause of the social isolation of different classes in the present age is the great advance which the superior classes have made in instruction, refinement, and propriety of external conduct; while the improvement of the working population in these respects, although very great in the case of great numbers, has not been sufficient, as regards the whole body, to prevent the interval between them and the classes above them from becoming greater than before.

In the Middle Ages, although the differences in power were much greater than at present, the differences of mind and manners were much smaller. The baron's retainer could talk of war and hunting, corn and cattle; and the baron himself could talk of little else. The farmer of the old time was likely to possess little more education or refinement than his labourer. The same is the case with the rich man and the slave in the East at present; each has received many gifts from nature, and has added little to them by art. In a more remote age, the class of rich citizens and poor citizens in the ancient republics had far more in common than the corresponding portions of our own nation. The poorest citizen of Athens might sit down at the public dinner of his tribe by the side of the richest and noblest born among its members, without any great difficulty of social converse between them. If the threadbare cloak of the former formed a contrast with the gold rings and gems of the latter, in their minds and tastes they had more points in common than points of difference. Each had listened to the last speech of Pericles, been equally moved by the newest tragedy of Sophocles, and criticised the latest productions of Phidias; each had sailed in the recent expedition against the Peloponnesians, although the one may have sat at the stern as trierarch, while the other pulled in the upper tier of oars; each had received the same out-of-doors training of the market-place, the assembly, the theatre, and the camp; and the graceful Ionian nature, which was common to both, threw an air

of softness and refinement into the manners of each, although the rich man may have derived a more brilliant polish from the expensive lessons of the Sophists and Aspasia. Even in times more modern than the Middle Ages, an upper class and middle class who drank hard, swore hard, and delighted in bull-baiting, cock fights, and similar pastimes, and had, as far as the majority were concerned, only feeble and contracted intellectual tastes, had much that was common to them with the still more unrefined masses beneath them.

But in the present day refinement of manners and tastes, and intellectual pursuits of one kind or another, have become very general, both among the upper and the middle classes. The great increase of intellectual culture and attainments among the female portion of these has at once promoted these improvements, and has contributed to modify the tone of the whole body, by the increased influence which it has given to the opinions and sentiments of that sex. Without undertaking the impossible and presumptuous task of weighing the amount of moral evil in our own generation, as compared with its predecessors, it may at least be said, that, in the present time, it is combined with much more regard for appearances, and generally shows itself in less revolting forms than formerly; and that the present age has succeeded in a far greater degree than its predecessors in realising Burke's well-known, though very questionable, maxim, that "Vice loses half its evil by losing all its grossness." On the other hand, although numbers of working men raise themselves by uncommon ability and resolution to an equality with the class above them, and there is an improvement in the average conduct, mind, and tastes of the whole class, there remains so much of the coarser and more open forms of evil among a large portion as to constitute an extremely marked distinction between them and their superiors in social station.

The difference of mind and manners between the two



portions of the nation is thus too great to admit of any social intercourse between one class and the other. Philanthropy, religion, or politics may bring the two together for special objects and for a short time ; but as soon as the immediate occasion is past, each shrinks back into the distinct atmosphere which is congenial to it. This social exclusiveness cannot be considered as a fault, where there is an entire difference in ideas and habits, since it is inevitable. Charity may bridge over the gulf between the rich and the poor so far as mere beneficence is concerned ; but community of mind and feeling can alone fill it up.

The other cause which contributes to render intercourse between different classes difficult and unfrequent is the combination of political or civil equality with great inequality of social position. So long as the relations of superiority and inferiority, command and obedience, patronage and dependence, are fully established and frankly recognised, the communications between the superior and the inferior class are comparatively free from embarrassment ; each knows its position and accepts the consequences which follow from it. Wherever, on the other hand, entire equality prevails, and is fully recognised, intercourse goes on with ease, as among equals. But in England, at the present time, a large portion of the working class are beginning to outgrow the relations of inferiority and dependence ; while they are not yet sufficiently advanced either in education, habits, or independence of position for relations of equality. They do not ask for charity, they will not submit to be directed, they will not accept condescension, and yet they are still very far from the position in which intercourse on equal terms would be either practicable or desirable. Hence the portion of the labouring population, whose relations with the superior classes are at present the most easy, are the poorest and least advanced sections of the class of agricultural labourers ; because these are still glad to receive charity, and not altogether above guidance and direction from those who dispense it.

If we consider the nature of these two causes of the more complete social isolation of different classes in the present age than that which prevailed in a less advanced state of society, it will appear that they are in themselves signs of a change for the better, both in men and in social arrangements. For the increase in the interval between the working class and those above them in regard to education, refinement, and propriety has been produced not by the degradation of the former, since they have, on the contrary, improved to a considerable extent, but by the greater improvement of the latter; and the elevation of the standard of one class is not only good in itself, but must tend eventually to elevate all the others. And the approximation to equality among different parts of the nation is also a movement in a right direction, although it may occasion difficulty and uneasiness while it is partial and incomplete.

If the economical condition of the working majority of the nation were to be improved to the extent which has been described in the former part of this chapter, it would tend to diminish very greatly the differences which separate them from the other classes, and to facilitate social intercourse between them. The extreme poverty and incessant bodily toil of a large proportion of the labouring class are the fundamental causes of the very great divergence between them and the other portions of the nation in mind and manners; an increase of income sufficient to admit of the improvement of their habits of life and leisure for mental culture, combined with the universal provision of means for instructing the mind and improving the taste, might bring about a degree of approximation between the personal qualities of the workman and the gentleman, such as would appear altogether Utopian, if judged by the mere experience of our own day. Whatever the Athenians accomplished in this respect, our descendants may be able to accomplish, and much more, for they will have Christianity instead of paganism, all the

additions made and to be made to human knowledge since the time of the ancients, and the benefit of an immense improvement in industrial processes and organisation; and if the Anglo-Saxon type is inferior to the Ionian in the spontaneous activity of the æsthetic element, it is probably superior in some important moral qualities.

The ancient Athenians, democratic as they were, made no attempt to level the differences of wealth. There were very rich citizens and very poor ones: but the wealth of the rich was applied to a considerable extent for purposes which tended more or less directly to cultivate in the minds of the poor citizens those qualities which the age most valued. Something of the same kind takes place in New England at the present time. It is probable that the fever of industrial enterprise, the passion for dollar-hunting, which has been excited by the rapid development of the material resources of the United States, will gradually become more moderate and leave a larger portion of the American intellect free to turn to the moral and intellectual improvement of the nation; and that, when this shall be the case, the disposition of the working majority to improve their minds and tastes, combined with the willingness of the rich to aid them, will produce much greater results than have yet been witnessed.

If the labouring part of the community were raised to the position which has been here attempted to be represented, their condition would not only be a great improvement upon their present circumstances, but it would probably be, upon the whole, and for the majority of human characters, the condition most desirable in itself. That neither idleness, luxuries, nor expensive vanities and taste are required for happiness—that the man, who has comfortable diet, clothes and lodging, freedom from oppression, and a moderate share of leisure and means for mental improvement, has as good a chance of happiness as external circumstances can furnish him with —

are trite and admitted maxims which are not the less true and important, because they are ignored in most men's practice. Looking to man's animal structure, physiologists would certainly pronounce that a very considerable amount of muscular labour is conducive to its perfect action; and, looking to his double nature, it is hardly less certain that much occupation of the body in useful labour is a great preventive or cure for manifold disorders of his moral being.

If the ideal condition of the working class, of which a sketch has been here attempted, be allowed to be realisable in practice, it is probable that both the members of that class, and their well-wishers in other classes, will be satisfied with the prospect which it presents in every point except one. The exception is the continued strict regulation of the increase of population, which is represented as necessary even in this ultimate and highest state of society, as being indeed the fundamental condition of it. Marriage for all, and marriage before the expiration of the period of youth, which is the natural season of love, will be regarded by many as so conducive both to happiness and virtue, and extensive prohibition, or even very long postponement of marriage, will appear to them in so strong a light either as a heavy burthen or a sore temptation, or both combined, that they will have a difficulty in admitting, as the ideal and consummation of social progress, a state in which any portion of Malthusian doctrine is to remain in force.

In considering, however, the weight of this objection, it should be carefully borne in mind that, so far as this country is concerned, and so long as the present openings for emigration remain, this doctrine presents two alternatives to every man—abstinence from the production of children, or emigration to a new country, in which they will be useful and welcome. Even at the present time it is, as has been before observed, in the power of the young men even of the poorest class, to obtain the means of

emigration by a very few years' abstinence. In a state of society in which the *minimum* of income would be so much larger, the provision of the requisite sum would be easy. So long, therefore, as the prospects of emigrants of the working class may be supposed to continue as hopeful as they are at present, all the restriction which is required is, that one portion of the young persons shall emigrate in order that all may marry. This cannot be considered as a very heavy price to pay for the comfort and happiness of all.

If the difficulties thrown in the way of marriage under this qualified form of the restriction take off something from the facility of life, they tend strongly, on the other hand, to call forth the qualities of energy and self-control. Indeed, if early marriages have some great advantages, they are also attended with great disadvantages in more than one point of view.

If it be objected that the countries which are at present open to receive all the excess of European population will not always continue so, it may be replied that possibly the time, when the peopling of all the regions of the earth shall be completed, may also be the time when the destinies of the human race upon earth shall be fulfilled, and their appointed period brought to a close. It may be, that there will never be a time when mankind will have to live under the cast-iron law of restriction or marriage, without any alternative by which they may escape from or relax it. At any rate the period, when emigration will cease to be a resource against the errors of population, is so distant from our own time, that we may leave care for the state of things which is to follow it to those who shall come after us.

## CHAP. XXIII.

POLITICAL ASPECT OF QUESTIONS RESPECTING THE RELATIONS BETWEEN CAPITAL AND LABOUR.—DANGERS AND REMEDIES.

THAT the strength of the democratic element in Government is on the increase, and that, according to all appearances, it may be expected that it will ultimately predominate over all opposing forces, are propositions, upon which there is a very general agreement of opinion. The temporary re-action towards absolute government, which has taken place in many countries of the continent during the last few years, has not affected the belief of those who look beyond the immediate present in this ultimate tendency towards democracy. For although the premature Jacobin movements of 1848 were soon put down by the bayonets of the regular armies, as the Jacqueries of the fourteenth century were put down by the lances of the feudal nobility, few persons believe that mere absolute Government, resting on military force, is likely to be permanently satisfactory to nations, whose moral and intellectual condition is such as that of Western Europe in the nineteenth century.

The tendency of events during and since 1848 has been to increase the difficulty of establishing in those countries any limited constitutional system intermediate between such a Government and pure democracy; and thus to reduce them to the alternatives of absolute monarchy, supported by regular armies, or democracies resting on the only other kind of physical force, the predominance of the numerical majority of the people. The middle classes are discouraged by the failure of the moderate constitutional party; the absolute Governments use all their influence

to confound the moderate liberals with the ultra democratic party; and the latter, far from being willing to postpone their extreme views even temporarily, for the renewed trial of any intermediate system, are using all their efforts to render such a course impossible. Military absolutism on the one hand, and the Jacobinism of men like Mazzini on the other, are the upper and the nether mill-stone, between which the remains of the constitutional system on the Continent are being destroyed. In France the concurrence of absolutism and democracy to increase the difficulty of establishing any solid intermediate form of Government has been shown in a still more direct manner. An absolute monarchy, sanctioned by 7,000,000 of votes given by universal suffrage, has nullified the political influence of the middle classes more completely than was ever accomplished before.

In this country the progress of our institutions towards the preponderance of democracy has been smoother, but not less decided. Only twenty years have passed since the Reform Bill transferred political power to the great body of the middle classes; and already a further extension of the suffrage is seen to be inevitable. The measures which have been proposed with this view by those political parties who still dispose of the Government adhere to the principle of retaining the power in the hands of the middle class.\* But already opinion points strongly towards the admission of some part of the working classes to the suffrage. It is to be hoped that any measure having this object will only apply to a small and select portion of the many millions of whom these classes are composed; and that any subsequent extension of the same privilege to larger proportions of the body will be gradual. Still it is so difficult to draw a well-defined line between one portion of the working class and the rest, the pressure towards power of a body which comprises a large majority

\* Written before the introduction of Lord J. Russell's new Reform Bill.

of the nation is likely to be so strong when the little end of the wedge has once been introduced, and it is so probable that unforeseen foreign and domestic events will accelerate the course of innovation, that the admission of any part of the working men of this country to the electoral suffrage is likely to be the first stage in a far more momentous change than the Reform Bill—the transference of the political ascendancy from the middle to the working classes. For as the latter will largely outnumber\* all the rest of the nation, and their votes will count for as much as those of the individuals of other classes, their political ascendancy is a necessary consequence of their general admission to political rights. This at least must be the consequence where the principle of the equality of one man's vote with another is admitted.

If, indeed, it were possible to frame political measures according to what is abstractedly best, instead of adapting them to the opinions and circumstances of the time, this consequence might be avoided. The weight of each individual's vote in the lower and more numerous classes might be so reduced that the middle and upper classes might retain a large proportion of political power. It is probable that such a principle of election, if it could be established and accepted by the nation, would conduce more to good legislation and administration than any other. For while such a system would give to every part of the nation, even the poorest, the power of making their wishes and opinions felt, and inspire them with that active feeling of patriotism which results from direct participation in the Government, it would save the

\* "It is impossible to ascertain with accuracy what proportion the propertied classes in this country (Great Britain, excluding Ireland) bear to the labouring classes, or PROLÉTAIRES, as they are called among our neighbours, or how far the distinction between the two is a valid one; for there are comparatively few among the rich who do not work, and increasingly many among the poor who possess no property of any kind. But, from several indications, there is reason to believe that we shall not be wide of the mark if we reckon the former at one fourth, and the latter at three fourths of the community."—*Essays on Political and Social Science*, by W. R. Greg.



more refined and highly educated minority from being swamped by the votes of the numerical majority. In one memorable instance, in which this principle was taken as the basis of a political organization, the results were successful in a high degree. In the institution of the Roman *Comitia Centuriata* an early legislator undertook to solve the problem, which pressed upon statesmen then as now, how to reconcile the admission of all classes to political power with the preservation of the less numerous upper and middle classes from being reduced to political insignificance by the mass of poor citizens. For this purpose he divided all the Roman citizens into centuries, according to their wealth, and made the number of individuals in the centuries of the richer classes small in comparison to the number in those which consisted of the poor. The rate of each citizen's taxation was made to vary with the century to which he belonged; and the votes were taken by centuries and not by individuals. It followed that a comparatively small number of citizens of the upper or middle classes\* in the higher centuries had as much power as a much greater number of poor citizens in the lower centuries, and the preponderance on the whole was with the former; and yet the poorer citizens were reconciled to their small share of political power, since it was directly inseparably connected with a corresponding lightness of taxation. This political contrivance appears to have so approved itself to the Roman mind, and on the whole been so successful in the working, that while every other part of the original Roman constitution was modified or at least attacked, the *Comitia Centuriata* were not disturbed, nor were they considered as hostile to any class in the state; and they continued in full vigour from the time of the kings till the final extinction of liberty. By their means the middle classes of

\* The word middle class, when used with reference to ancient Rome, must be understood in a somewhat different sense from that in which it is applied in our own very different social state. Among ourselves the term upper class is

Rome, although pressed between the formidable power, ambition, and pride of the great families above them, and the turbulence of the democratic multitude beneath, and, like all middle classes, apt to be paralyzed in a political crisis by their inaptitude for sudden, vigorous, and united exertion, were enabled to keep the balance tolerably even for centuries. And while both the aristocratic and democratic elements in the Roman constitution, the Senate, and the *Comitia Tributa*, frequently agitated the Republic with alternations of oligarchical oppression and popular violence, the elections of the *Comitia Centuriata* gave to Rome that long and brilliant series of eminent public men which is without an equal in the history of the world.

The anomalies which existed in the representative system of the British nation before the Reform Bill, and a part of which were preserved in a mitigated form by that measure, have produced in some degree an effect similar to that of the *Comitia Centuriata* in the Roman Republic; that is, they have tended to blend together the influence of all classes upon one assembly; and have given to each, in fact, representatives in a different proportion from that which is professed in the theory of the constitution. For, by rendering some constituencies chiefly accessible to the influence of the upper classes, opening others to the action of the masses, and leaving the rest to the middle classes, they have indirectly given representatives in the House of Commons to each of these classes. And by giving to very numerous popular constituencies only as many members as are retained by much smaller constituencies influenced by the aristocracy and gentry, the

usually applied to the landed nobility and gentry, and the middle class to the class engaged in professions and trades. Among the ancient Romans the latter were much less important, and their middle class rather consisted of the men of moderate property and without family distinction, whether engaged in any profitable pursuit or not. Still in their political character, as standing between the great families and the multitude of poor citizens, they fulfilled a function analogous to that of our middle class.

system has partially and indirectly produced the result aimed at by the constitution of the *Comitia Centuriata*.

But while the contrivance of the *Comitia Centuriata* was based upon an avowed and intelligible principle, the connexion of a large or small share of public burthens with a large or small share of political power, the inequalities and anomalies of our British constituencies present an appearance of unreasonableness and unfairness, which tends strongly to excite popular censure against them, and will probably lead to their gradual removal.

The ideas of a past age cannot be resuscitated for the use of a generation trained in different habits of thought; and whatever may be the merits or theory of the principle of graduating the value of votes for the purpose of preventing the preponderance of a numerical majority of the voters, there is no probability that it will be adopted or even attempted in our own time.

The tendency of things in this country appears to be towards an ultimate, though, it is to be hoped, still remote stage of democratic ascendancy, in which the working classes, having a greater weight of votes than all the other classes, will be the real masters of the country.

The progress of democracy is viewed with very different feelings and expectations by different minds. One class eulogise it as if it were an unmixed good, and treat every other form of government with contempt or abhorrence. Another class, who would willingly make the world stand still, or even retrograde to some point in its past course, dread it as destructive to the civilization and morality of mankind. A third class are neither disposed to recognise unmixed good in anything human, nor a preponderance of evil over good in any change, which appears to be an appointed stage in the development of humanity. To them the progress of democracy appears fraught with grave inconveniences and great dangers, perilous to those states of the Old World whose institutions and social arrangements are not with timely wisdom prepared for its

approach—difficult and critical even for those in which the ruling classes have set their house in order to receive it,—but presenting prospects of the eventual development in human society of a larger capacity for good than could be produced under any other system.

But whether the growing political importance of the working classes be regarded as a good or an evil, it is equally urgent that such an adaptation of their minds and their condition to the gradual change in their position with respect to the rest of the community should be effected, as will either render the good as great, or the evil as small as possible. It is not even necessary to show the importance of this adaptation, that we should resort to speculations on the probability of their admission to the suffrage. It is sufficient that whether directly by legal right, or indirectly by the influence of their numbers, advancing intelligence and improved powers of combination, their weight in the political scale is certainly on the increase.

Of all the questions respecting which it is essential that the working classes should entertain correct views before their political influence becomes too great to be easily or safely resisted, none are of more vital importance, in this country especially, than those which are the subject of this Essay. For a great majority of the men of Great Britain consists of men working for wages, and not possessing sufficient property of any kind to prevent their feelings from being entirely on one side in any question, which may be raised between capital and labour.

Hence democracy, or universal suffrage, or the right of the numerical majority to decide political questions, means in this country essentially the superiority in political power of the receivers of wages over those who pay them. The growth of the democratic element, whether directly by the lowering of the qualification for the suffrage, or indirectly through the moral influence of the masses, means the preponderance of the interests of labour over

the interests of property. If then the working classes, or that portion of them whose superior intelligence and activity tend to make them the representatives of the rest, very generally believe that the rate of wages and other arrangements between themselves and the other classes are unfair and disadvantageous to themselves, and that a better state of things is attainable, it is natural to expect that they will use both their legal rights or their actual, though not legally recognized, power to attain it. And as their whole condition and that of their families, and almost their daily bread, are at stake upon the results of such an attempt, as any belief of the injustice of social arrangements which they may entertain will be constantly irritated into indignation by the contrast, which their own general poverty and frequent distress present to the immense masses of wealth amidst which they live, and as agitators will never be wanting to fan their smouldering passions into flame, it is to be expected that they will bring to the struggle a greater intensity of excitement than is seen in the most animated of merely political contests. If then they should entertain erroneous ideas upon such subjects; if they should attribute to the faults of individuals or of social arrangements those evils of their condition which are, in fact, the result of inevitable natural laws or of their own conduct; if they should believe that these evils are to be remedied by measures which are in truth unjust, impracticable and pernicious; it is difficult to overrate the amount of mischief and confusion which they may produce by acting upon such views, before they shall be finally undeceived on all these points.

Now it has been one object of the preceding pages to point out that there is at this time, and in our own country, a strong tendency towards such a variance as has been here supposed between the true doctrines respecting the causes which determine the condition of the working classes and the ideas of these classes on the subject.

It has been shown that the rate of wages depends on the relative quantities of capital and labour in a country ; and that in consequence the condition of the working classes can only be permanently improved, either by the limitation of their numbers, which depends upon themselves, or by the augmentation of capital, which depends on the degree of ability and disposition to accumulate wealth among all the classes who have the means of making savings. On the other hand, attention has called to various indications which prove that there is a great tendency among the working class to suppose that their condition is depressed by the capitalists taking an unfair advantage of them ; and that it can be greatly improved by the use of sufficiently energetic means for co-ercing or superseding them.

That views of this nature prevail among those portions of the working classes who take part in combinations and strikes, or in agitation of a socialist or ultra democratic character will hardly be doubted, and as these are certainly not below the average of the labouring population in activity of intelligence and attention to such questions, it is not probable that the immense mass of the unskilled labourers, who form the majority of the class, will take a more comprehensive view of the subject.

We have here, then, one class of questions of the highest importance, respecting which the working classes, in their present state of intelligence, cannot be safely trusted with the power of legislating or influencing legislation. At least this must be our conclusion, if the doctrines explained in the previous chapters, which are the doctrines of political economy, are correct. Even the most unqualified advocate of democratic government in the abstract, if he accepts the conclusions of political economy, can hardly believe that it can be prudently introduced into our own country, until the great body of the working classes have cordially and intelligently adopted those conclusions. It may be and is a matter of doubtful speculation how the

working classes would exert their political power on most questions. But it is hardly a matter of speculation or doubt, but rather of actual experience, with what objects and in what spirit they would in their present state of knowledge apply it to the settlement of their relations with their employers.

In order to appreciate the gravity of these considerations, it is material to observe that a democratic government in this country would be in one respect different from all the democracies of which we have any experience.

It has been more than once repeated in the preceding pages that a large majority of the men of Great Britain are men working for wages and living by them. Now the world has seen many democracies — many governments based on the universal suffrage of all the citizens: but it has never seen a state in which the majority of the voters were men living by weekly wages. In all the republics of antiquity, the place corresponding to that of the lowest and largest portion of our working classes was occupied by the slaves, who were of course excluded from power. The land was also always greatly sub-divided in the democratic states: so that after deducting the owners of land and their families, and the owners of personal property and their families, it may be presumed that the class of citizens living by daily wages were always a minority, and in most cases not a large majority. This appears from the fact, that, although political conflicts and animosities between the aristocracy and democracy, the rich and the poor, on their pecuniary interests, were common in these states, they do not appear even to have turned upon the relations between the employers and employed, but on those between the peasant proprietors and their creditors, or on the occupancy of public land. The democratic governments of Switzerland are based upon the sub-division of the land. The French revolution of 1848, so long as it was directed by the men working for wages in Paris and Lyons, was semi-communist in its whole spirit: and this

tendency was only stopped when that class was outvoted in the general elections by the peasant proprietors of the provinces.\*

Even that great country, whose brilliant prosperity under a democratic government is the grand argument and incentive to democratic innovation in the present age, is no exception to the view which is here taken. In the United States nearly four millions of the working classes are slaves, as in the republics of antiquity. A very large number of the same class belong to the free coloured population, whose political power is in practice as completely annulled as that of the slaves. Among the remaining mass of possessors of active political power, the number of owners of land is immense. The possession of personal property is very widely diffused. Even those who begin by working for wages, if they are possessed of the activity of mind and energy which might make them formidable in political commotion, feel a reasonable confidence that some years of industry will raise them to be possessors of property

\* The distribution of the population of France in regard to occupations offers a striking contrast to the distribution which has been shown to exist in this country. In a paper on the comparative situation of the poor in France and in England, drawn up by Monsieur Frederic Sullin de Chateaux, and communicated to the late board of commissioners for inquiring into the administration and operation of the poor law in England, a statement is given, in which the French population is divided into classes in the following proportions —

Town population	-	-	-	-	7,000,000
Land proprietors and their families	-	-	-	-	20,000,000
Agricultural labourers and their families	-	-	-	-	3,000,000
Artisans employed in agricultural districts	-	-	-	-	2,000,000
Total population					32,000,000

In this classification, the 7,000,000 of town population consists partly of all the classes working for wages, and partly of the commercial, professional, and proprietary classes, and the government employés. After making the smallest deduction, which is admissible for these last, the proportion of the 7,000,000 which remains, added to the 3,000,000 of agricultural labourers families, and the 2,000,000 of artisans families can hardly be supposed to form more than one third of the whole population at the most. All the rest are directly interested in property.

Quoted in *Porter's Progress of the Nation*.



and employers of labour in their turn. On the whole, the class living by wages, and having nothing better to look forward to, must be a small minority only of among the active citizens. And the political weight of this class is still further diminished by the great number of emigrants from Europe comprised in it.

It may, therefore, be asserted with confidence, that neither history nor contemporary experience furnishes a single example to prove that a majority of voters, living by wages, will permanently abstain from tampering with the rights of property.

We must, therefore, judge of the course which such a majority would take, by observing the conduct and opinions of the same class under present circumstances. It may not be thought fair to take the conduct of the working men of Lyons or Paris in 1848 as a type. It may, perhaps, be supposed that the operatives of our manufacturing districts, and the innumerable multitudes of the poor who make up the greater part of the two millions of inhabitants of London, are better instructed in the laws which determine their condition, and more controlled by respect for divine and human laws, than the same classes in France. But the same objection cannot be made, if the conduct and declarations of such a body as the operatives now engaged in the strikes in the North of England be taken as a specimen of the attitude which the working classes of England would be likely to assume, if possessed of political power. For they are certainly not below the average of our labouring population in intelligence; and they all belong to that section of the mass who would be likely to take the lead in political movements. Let the speeches and resolutions at the meetings of the 'Trades' Unions of this class, and the system on which they have proceeded, be well considered,—let the scale be enlarged by supposing the spinners of Preston to be the whole working population of England, the master mill-owners to be the capitalists of England, outvoted under universal

suffrage, the delegates of the Trades' Unions to be the Members of Parliament and Ministers of the Empire, and the small pecuniary means arising from the subscriptions of workmen and the funds of benefit clubs to be replaced by the control of the poor-rates and of the Treasury,—and an idea may be formed of the spirit in which the working class, with their present degree of intelligence, would deal with their relations with the capitalists.\*

All who had an opportunity of observing the aspect of London on the 10th of April, 1848, must have drawn from it many favourable conclusions with respect to the stability of our national institutions. The quiet, spontaneous alacrity with which the upper and middle classes turned out for the support of order on that day, and the extreme comparative insignificance of the demonstration made by the faction disposed to disorder, gave a decisive proof—very valuable under the circumstances of that critical year—that this country was very little disposed to catch the contagion of Revolution from the continent. Yet there was one feature of that day which was less satisfactory on a closer observation. Although a great number of individuals of different sections of the working classes were enrolled as special constables, the working men, as a class, showed little of the active zeal for the defence of order and of the government

\* Justice to the Lancashire operatives engaged in these strikes requires that when their views and proceedings are thus referred to, one good feature in their whole management of the contest with their employers should be noticed. This is the firm determination, which both the leaders and the whole body have shown to abstain from all violence and disturbance; and the self-government with which they have adhered to this determination, notwithstanding the irritation and disappointment, which they must have suffered. But, although their conduct in this respect has been very creditable to them, and shows the advantage of improving intelligence among the working class, it cannot be considered any proof that the possession of political power by the same parties would be safe. For if they possessed this, no violence would be necessary to carry out their views. Every thing might be accomplished in a strictly legal manner. Their moderation now when they are the weaker party, and know that the first outbreak of violence would be fatal to their cause, is no proof how they would act if the power was in their hands.

which was called out by the occasion throughout the middle and upper ranks. The great class of skilled artizans—the *élite* of the labouring population, the natural leaders and *prærogativa centuria* of the working class—very generally showed a want of inclination to come forward. They had far too much good sense to entertain the least disposition to take part in any physical force movement. It is just to believe that they had not in general any desire for that subversion of society which was the aim of the French Communists and Red Republicans. The state of mind of a great proportion seems rather to have been indifference, a feeling that it was the business of the middle and upper classes to fight for property and government, because they were the parties interested in both—that those who had neither property nor votes were not sufficiently benefited by either to make it incumbent on them to put themselves forward in defence of them.

It is not desirable that any feelings of this nature should exist among a class of such great and increasing importance even in ordinary times. And in those critical periods to which every country has in turn been exposed, any such separation of feeling and action between the superior classes and those who ought to be the link between them and the labouring masses, would be a grave defect in our social state.\* The state of mind which has been attributed to great numbers of the working classes on that day is just such as would be likely to be produced by erroneous

\* The want of active sympathy and co-operation between the upper and middle classes on the one hand, and the skilled workman on the other, does not extend to all public questions. The impending struggle between this country and Russia appears to have called forth very general approbation and active sympathy among all classes: because the circumstances connected with it have been interesting to all. It is probable that the grounds of these feelings have not been altogether the same: that, while the politicians, and the upper and middle classes in general, have been convinced of the propriety of the war, by considerations connected with the balance of power and international law, the popular mind has been chiefly excited] by the idea that a war against Russia is a war against the great enemy of democratic institutions and the chief supporter of despotism.

or confused views respecting the union of interests between the capitalist and the labourer.

Considering the present inconveniences, and the possible future perils of a separation of feelings and supposed separation of interests between the working class and those above them, the mode of removing or diminishing these is not one of the least important of the political problems of the present age.

One great means towards this end would be the diffusion, among the working classes, of a knowledge of the real laws on which their condition depends. Let them clearly apprehend that the increase of capital is necessarily the increase of the fund to be distributed as wages, and that its decay is necessarily the diminution of that fund. Let them understand that the capitalists cannot, if they would, depress the aggregate remuneration of labour below the amount of the capital available for that purpose — that the working classes cannot, if all the powers of government were at their disposal, permanently elevate that remuneration above the same limit.

Let them see that when the State has removed all impediments which interfere with the supply at the cheapest rates of all commodities consumed by them, has granted the most entire freedom to the exertions of all classes in every branch of industry, and has guaranteed to all the absolute enjoyment of the fruits of those exertions, it has done all that can be done for their benefit by its action, and that all the rest must depend upon their own prudence in limiting the increase of their numbers, and on the natural growth of capital through the operation of individual self-interest. If such principles as these could be made a portion of their settled convictions, it may be hoped that they would, in general, resist the temptations to act in violation of them, which agitators will always be ready to present to them.

To propose that the working classes should be brought to understand these propositions, is to propose that they

should be instructed in parts at least of the reasonings and conclusions of Political Economy. If such a proposal had been made fifty years ago, it would have appeared extravagant to almost every one. At that time even the great leader of a great political party, Fox himself, could declare with contemptuous humility, that he did not understand the speculations of Adam Smith. Even in the present day, when the great political measures and events, which have turned upon questions of political economy, have made some form of economical doctrine a part of the creed of all public men, the proposal to make some instruction in the laws of wages and the other laws which determine the condition of the working class a part of the ordinary education of the poor, is one for which many of the promoters of popular education are probably not prepared; although it has long been recommended by those who have appreciated the growing importance of the subject. That an acquaintance with Political Economy should be required for the operatives of the cotton mills, while it is not considered indispensable for the graduates of our Universities, may appear an excessive extension of the scheme of popular instruction by those who measure the amount of knowledge required by the people rather by the kind of instruction which they have hitherto received in this country than by considering what will qualify them to exercise, with advantage to themselves and safety to other classes, the influence and power into which they are rapidly growing. But it should be considered that an important and increasing portion of the working classes have already a political economy of their own on these subjects. Unfortunately it is a political economy very different in its teaching from that from which the views of the preceding pages are derived. The political economy of the Trades Unions and chartist agitators teaches that the interests of capital and labour are so far from being inseparable, that, under existing social arrangements, they are directly

opposed to one another — that it is possible for the working classes to receive a much larger income out of the produce of their labour than at present — that such an increase is not only possible, but their right — and that the way to enforce this right is to bring some effectual controlling power to bear upon the possessors of capital. Since, therefore, the minds of working men are already active upon these subjects, and this activity is certainly not likely to become less intense or less general, the only question is whether they shall be taught a political economy which proves that the interests of labour and capital are united, or whether they shall learn for themselves a political economy which represents that they are conflicting. And this question, considering the exciting nature of the subject, tends to resolve itself into another, whether they shall be friends or enemies of the classes above them.

The diffusion among the people of correct views on these subjects must be gradual, like the spread of every kind of knowledge. The first step towards it would be the general possession of exact knowledge respecting them by the middle and upper classes. For all scientific knowledge is generated among a small number of highly cultivated minds, is diffused, after its adoption by them, through those classes who are comparatively well educated, and at last makes its way downwards to the least educated class: and it is not to be supposed that working men will accept doctrines which must conflict so often with their prejudices, and with the first appearance of things, so long as they see them frequently ignored, and occasionally denounced, by those who may be supposed to have had the opportunity of studying them. All the errors of the labouring poor, from belief in witchcraft to the belief that men's incomes can be improved by legislation, have been at first as much accredited among the rich as among the poor; and, in general, they have not lasted very long among our working classes after they have been thoroughly

and universally renounced by those who had less excuse for being misled by them. The belief that the speculations of corn-dealers and bakers are injurious to the consumers of bread, the belief that machinery is injurious to the working class, were abandoned by all but the very rudest of our working population within one generation after they ceased to be supported by respectable authorities among the other classes. One class to whom this kind of knowledge seems peculiarly appropriate is the Clergy; for as their functions render them the natural advisers as well as advocates of the poor, they may do much good by impressing upon them correct views, and not less mischief by speaking, writing and acting for their supposed benefit in a manner inconsistent with them.

Another step towards the direct instruction of the people would be the communication of the knowledge of those natural laws which chiefly determine their condition to all persons destined to be teachers in schools for the children of the working classes. The general spread of popular education and the increasing importance which is attached to the elevation of the standard of qualifications of the teachers, tend to raise them into a class, who, from their constant and intimate connection with the working classes, combined with their superior information and cultivation, are likely to possess great means of diffusing their own views among the latter. The teaching, in a familiar and elementary way, of the simplest and most important laws on which the condition of the working class depends will gradually, it may be hoped, become a part of the instruction given to the more advanced pupils of schools intended for the working class.

Considering the present position and temper of this portion of the nation, and the prospect of their future political power, it is more important that the rising generation among them should understand clearly what gives them high wages, what makes their wages low, and what would prevent them from getting any wages at all, than

that they should be able to pass the most satisfactory examination in geography or astronomy. Not that the latter kind of knowledge is not useful, but that the former is indispensable.

The ability of working men to understand this class of questions will of course depend upon their general mental cultivation. In this point of view, a good system of intellectual education for the working classes—that is, such a system as will develop their power of following a train of reasoning, and comprehending and applying to their own case general truths—must be considered one of the chief conservative institutions of the country. This is well understood in the United States. The political predominance of the mass of the people is there felt to be an irrevocable fact, alike by those who rejoice at it and those who regret it; and the truth is universally recognised, that the only prospect of good government in such a state of things consists in the universal diffusion of such a degree of mental cultivation as may qualify the numerical majority for judging of questions of legislation and government. In proportion as the political importance of our working classes increases, the same truth will be applicable to our own case, and the expense which may be incurred in communicating to the whole population a good education will be seen to be good policy, if it were only as an insurance upon the property of the country. While the question, whether the working classes should receive education was still a disputed point; one of the objections made to their education was that it would make them discontented with their condition, and expose them to imbibe dangerous principles from books. But it is now certain that all the mischief of this kind, which can be apprehended, may be done without any education; and the only course left is to endeavour to substitute sound views and attainable objects of desire, instead of those which without any education are sure to be presented to them.



The study of the laws determining the material condition of communities, to which the name of political economy is given, has until recently been chiefly confined to a small class of well educated men. It may, therefore, appear, that it is too difficult to form a part of the instruction which is to be offered to the young of all classes of the population. Yet this is no more than has been the case with every branch of science, even with those which now form a part of elementary teaching. All were in the first instance discovered by a few men of genius, confined to a small circle of men of superior abilities and attainments, then gradually made parts of general education ; and the knowledge of them is now gradually descending towards the mass of the people. The schoolmaster, who in the present day teaches the first book of Euclid to a class of boys, must have some difficulty in realising the fact, that there was a time when the discovery of the propositions contained in it was the triumph of the greatest minds of their age ; and the learning of them an intellectual training supposed to be only suited to superior minds. It may be hoped that a time may arrive when every artizan will have such access to a knowledge of the causes, on which the improvement or deterioration of his condition depends, as may leave the fault with himself, if he is misled by fallacious and subversive doctrines.

Political Economy is in one respect well fitted to be the subject of popular teaching, inasmuch as those of its doctrines which are most important in practice, when stripped of their technical language, are little more than generalizations of truths, which, in a more limited and concrete form, are universally recognized and acted on, and are as familiar to working men as to the rich. For example, the laws of population are only a general statement of the truths which are acted on by every body of English workmen, who try to keep up wages by limiting the entrance of new hands into their trade, and by every class of peasant proprietors, when they endeavour so to

restrict the number of marriages and births, that the same extent of land may not have to be divided among a much greater number of owners in the next generation than in the present. That political economy, when treated not in a scientific and controversial, but in a popular, manner, may, in fact, be rendered easy and simple, may be seen by any one who will read Archbishop Whately's Catechism of Political Economy.

One circumstance, which tends to show that there is no insuperable difficulty in the way of communicating to the working population correct views respecting the laws of wages and other questions which concern them, and thereby dispelling the fallacies connected with these subjects, with which their judgments are at present distorted; is the decline of two other important fallacies, which were very general among them not very long ago. These are the opinion, that the substitution of machinery for hand-labour is always or generally a great injury to the working-man; and the opinion that a great rise in the price of bread is the fault of bakers or corn-dealers. We have seen wheat rise in 1853 to a price double that at which it stood in 1852; yet the operatives have never thought of asking for legislation against the dealers in bread or grain; still less have they entertained the idea of violence against them. The only part of the country in which the least remains of the old vulgar errors upon this subject have shown themselves has been the south-west of England, among the agricultural labourers. Again, although the improvement and extension of machinery has been carried on with great activity, the operatives, among all their complaints against their employers, have never of late years alleged their attempt to supersede human labour by machines, which would have been one of their chief grievances half a century ago. There is nothing in the reasoning by which the laws of population, or the law of the dependence of wages upon the proportion between capital and numbers, are established, more abstruse than the arguments by which

the old fallacies respecting the effects of machinery and the price of bread were refuted. As therefore all the more intelligent portion of the working population have outgrown the two latter fallacies, it may be hoped that they will not long retain erroneous and dangerous notions upon the former subjects, after these have ceased to be countenanced by many among the other classes.

## CHAP. XXIV.

POLITICAL ASPECT OF QUESTIONS RESPECTING THE RELATIONS  
BETWEEN LABOUR AND CAPITAL. — REMEDIES *continued*.

BUT the diffusion of sound doctrines on economical subjects among the working classes would hardly be by itself a sufficient remedy for the tendency to alienation between them and the classes above them. Such a work must be gradual and partial. \* The progress of correct knowledge through a vast mass of imperfectly educated and often suffering men must be impeded by prejudices, passions, and class-jealousies. Even if they were sufficiently instructed in theory on the ultimate harmony of interest between their class and that of the owners of property, such a theoretical knowledge might in difficult times prove a very insufficient restraint upon the violence of passion, or the temptation of apparent immediate advantage.

But if a considerable portion of the working class were themselves possessors of a capital, however small, and especially if they were interested in the profits of capital, the evidence of identity of interests with the capital class would become, so far as the number of men in this situation were concerned, much more obvious and unmistakeable. Even the rest of the class would be more likely to acquiesce in the superior advantages of the classes possessed of property, when they had the proof that these advantages were to some extent within the reach of their own class. Hence the increase of savings among the well-paid portions of the working classes, and the promotion of arrangements for profitably employing these savings, appear to be the second remedy for the inconveniences and possible dangers of our present social state.

As political activity and influence become more generally diffused among the population of any country, it is important that the number of persons having a direct interest in property should also increase. And in that final stage of democratic progress, in which the numerical majority come to possess the supreme power, it is desirable that a majority of the nation should be possessors of property. There are two ways in which this result may be obtained.

The first is, the sub-division of the land into small properties to such an extent, that the owners of land, added to the large and small capitalists, such as merchants, manufacturers, shop-keepers, &c., with their families, may amount to a majority of the nation. This condition of society saved France from anarchy in 1848, and this is the mode by which the result of interesting the mass of free citizens in the preservation of the rights of property has hitherto been chiefly produced. But this system is subject to the objections, on both economical and social grounds, which are urged against great sub-divisions of the land of a country. It is not consistent with the present immense development of manufacturing and commercial power in this country, since this involves the devotion of by far the largest portion of our population to non-agricultural employments. It cannot therefore be satisfactory to those who believe the continuance of this state of things to be on the whole desirable. It is therefore worth consideration, whether the more general diffusion of personal property may not be a substitute for the sub-division of land, or whether the combination of the two, in such proportions as the natural course of circumstances may tend to produce, is not the political expedient best adapted to the condition of our own nation. In an agricultural state, general diffusion of property can only be produced by great sub-division of the land. When the *latifundia* of the great families, contrasted with the destitution of the mass of poor citizens, were seen by Roman patriots to be

inconsistent with the stability of the Republic, an agrarian law was the only remedy which presented itself to their minds. But in a manufacturing and commercial state, of which large capitals are as characteristic a feature as great landed estates, the multiplication of small capitals may be combined, as a conservative measure, with the increase of small freeholds.

In Great Britain all classes above the labouring population\* are very closely united together by identity of interest and agreement in opinion, and even in prejudices on essential questions, notwithstanding great varieties in detail. From the lowest stratum of the class of possessors of property up to the small number of colossal landed fortunes at its apex, there prevails such a nice gradation and complicated interweaving of all the sub-divisions of the mass, that the middle classes, the gentry, and the aristocracy work together on the whole with great harmony.

But at the line which separates the small farmers, shopkeepers, and annuitants from the best paid working men, a great disruption of this continuity of interests and sympathies occurs. Below that line lies a majority of the population living by weekly wages, and having, as respects the bulk of the class, little or no property, and little or no expectation of acquiring any. This vast class has different thoughts, different leaders, different literature, different stan-

\* In strictness a clerk or professional man having nothing but his salary or earnings to live on should be ranked among the working class, and not among the possessors of capital. But in practice the habits and sympathies of the intellectual labourers are in this country so united with those of the classes possessed of property, and so isolated from the class of hand workers, to whom the title of working men is usually confined, that in a work, the object of which is to call attention to the practical results of our social arrangements, the classes who depend upon intellectual labour for their income may be ranked with the class possessed of property.

In the countries of the continent the case is somewhat different. The pupils of the Polytechnic school sympathised with the workmen who manned the barricades. The students of the German universities were prominent in the democratic movements of Germany in the same year.

dards for measuring men and things, from the entire body of the classes above them. The want of sympathy between them is not cured by the great facilities which this country affords for individual workmen of superior talent, energy, and self-denial raising themselves to the possession of property. For such individuals soon separate themselves so completely from the class they spring from, and identify themselves with the middle class, that they do not form a link between the two. And their cases are too evidently exceptional to prevent the mass of working men from believing that a gulf, impassable by themselves, divides the class of receivers of wages from that of payers of wages.

But, if, instead of these isolated, though numerous, instances of the rise of individuals of exceptional capacity from one class to the other, a large portion of the working classes were, by means of habits of saving, to become the possessors of small capitals, still, remaining working men, the effect would be different. Such men would combine the instincts and feelings of the owner of property with those of the working man; and as their possession of funds would not be the result of peculiar talent or good fortune, but the effect of a habit of saving, which is more or less within the power of all but the worst paid sections of the labouring classes, it would hold out to all of their fellows the example of a mode of improving their condition entirely within their own reach.

The number of working men in this country who earn high wages is so very large, that, were systematic saving and industry with a view to the possession of a small capital to become general among them, a very numerous class holding the position which has been described — intermediate between the middle class and the working population who are entirely dependent on their weekly earnings — would be created in a few years. Let us suppose, for instance, that every single man of the working class, earning more than fifteen shillings a-week, were to set aside all beyond that amount, and that every married

man were similarly to save any surplus above twenty shillings, the number of men who would in this way have saved after ten years 100*l.*, 200*l.*, and even more, would be very large indeed. It is true, that the amount of most of the individual capitals thus created would be very small. But a very small property is sufficient to give a man the feelings of a proprietor. In England, this is seen in a very marked manner. The smallest grocer in a country village, who has laid out a capital of 100*l.* in stocking his shop, has the conservative instincts of property and station as strongly developed as the Duke, whose estates are worth millions. A mechanic who had invested an equal sum from his savings, either in land, in a dwelling, in a Joint Stock Company, or any other variety of trading association, would be as little disposed to sympathise with any plans which would disturb his enjoyment of it.

The realisation of such a process of elevation of the highly paid portions of the working classes into the position of possessors of small capitals, as is here described, must of course depend primarily upon the disposition of the working men themselves. The growth of habits of persevering industry and frugality, and first, and above all other things, the cessation of intemperance, are the only means to such an end. A steady preference of the future to the present, of a distant permanent improvement in condition to immediate ease and gratification—in short, systematic self-denial, are probably more difficult to a working man than to one of the middle or upper classes. Not only do most of the items in which he must retrench approach more nearly to necessities than is the case with men of larger income, but it may be supposed that the fatigue of long continued bodily labour disposes more strongly to animal gratifications than the ordinary course of life of the other classes. But, whatever may be the difficulty of the effort, it is the only force by which the permanent elevation of a class can be effected. At no



time, and in no country, has so great a power of self elevation been at the disposal of a working class as in Great Britain in the present age, with the single exception of the United States. For there is no other instance of an equally large aggregate excess of earnings above what will purchase the necessaries, and some of the comforts, of life. If the working classes were to save and invest annually one-half of the money they at present expend in intoxicating drinks alone, it would amount in ten years to a sum which would enable them to carry out, on the largest scale, whatever plans they might suppose to be for their advantage.

It is, however, within the power of Government, indirectly to promote the growth of saving habits among this class, by facilitating their employment of their savings in the ways likely to be both most beneficial and most tempting to them. In the Chapter on Cooperation, the importance of this subject was noticed as it concerns the moral and social state of the working class. The very great strength and general prevalence of the habit of saving and accumulating among the middle classes were contrasted with the comparative weakness and partial operation of the same disposition among the working classes, and the placing within the reach of the latter very definite and attractive results from a moderate amount of savings, was there recommended as one means of increasing their disposition to save. It was there remarked that the abstract love of accumulation is not sufficiently strong in the generality of men to prevail over the craving for immediate ease and gratification, and that where the systematic and long continued sacrifice of present indulgence for the purpose of accumulation is general among a class, it proceeds from the constant direction of their desires towards some attainable, though perhaps very distant objects, which they have learned to regard as the natural end of their exertions. The desire of making a permanent provision for a family after death, the desire of acquiring a competency

on which the latter part of life may be spent in repose, the desire of making increased wealth a stepping stone to a higher social position, the desire of buying an estate, the desire of founding a family, such are the stimuli which induce great numbers of the middle classes to continue the drudges of a business or a profession during all the best portion of life, when they have already secured the means of comfort and independence. But the working classes have not in general, as was there pointed out, objects placed before them which combine the qualities of being within the compass of such savings as it is in their power to make, and at the same time offering an important elevation in their condition, as the result of their attainment. The great utility of Benefit Societies and Savings' Banks was recognised, but it was observed that their object was rather to provide against want than to produce an elevation in condition. The merits of Land or Building Societies, so far as the working classes are subscribers in them, were also admitted. And a considerable increase in the number of proprietors of land, by means of these societies or in other ways, was represented as desirable. But the efficacy of this kind of investment in encouraging savings was seen to be limited; and reasons were given for thinking that this particular kind of investment is not always, nor in all respects, the most desirable. It was suggested, that one mode of applying the working man's savings, which would be both very natural and very attractive to him, would be found in their investment as capital in his own kind of business, either in conjunction with large capitalists, or through an association composed of working men alone. It was anticipated that the prospect of employing his savings in this manner would not only present to him the hope of receiving the profits of capital productively employed, which are on the average much higher than the rate of interest in Savings' Banks, or on purchases of land, but would gratify him with the idea of a participation, though to a small extent, in the privi-

leges of the class of employers. It was suggested that the desire of holding a small share in some manufacturing, or otherwise actively profitable establishment might eventually come to be as generally attractive to the English working man as the desire of purchasing a small piece of land to the French peasant, or that of settling on a clearing of his own to the American.

In the chapter on cooperation, the expediency of facilitating the application of the savings of the working classes to profit-producing investments was recommended on the ground of its tendency to improve the character and condition of the individual workman, and to soften that opposition between him and his employer which interferes more or less with the smooth working of our industrial system, and, from time to time, in the case of strikes, brings it to a dead lock. But we have here to regard it in a political point of view, as a means of giving to a part of the working class such a direct interest in property as may remove the risk of their growing political influence being applied to the fruitless and perilous undertaking of benefiting labour at the expense of capital. If the opinion which has been there suggested be correct, that the prospect of becoming a sharer in profits and in part a master in a trade, in which he is at present a mere workman for wages, would be a more definite and attractive object for saving than most of those which are usually presented to him, it may be hoped that as this object is brought more within the reach of the class, the number of saving workmen will increase. In this way the number of individuals in the country directly interested in property would be greatly increased; and the number of those who have a different apparent interest would be proportionally diminished. And since the question of wages *versus* profits is the particular shape which the more general question of numbers *versus* property takes in this country, any arrangement, which will interest the working majority directly in the profits of capital, will be a more specific remedy for the danger than

the investment of the same amount of their funds in any other way.

If the view which has been taken of the importance of interesting the largest possible number of the working classes in property is not exaggerated, any legislative measures which will conduce to that result, without interfering with individual rights, are worthy of the serious consideration of statesmen.

It may also deserve to be considered, whether, if, at some future time, the admission of some portion of the working classes to the parliamentary suffrage shall be decided on, it should not be effected by the grant of a vote to those who shall either have acquired a beneficial tenure of a certain length in a dwelling, whether a separate cottage, or an apartment in an improved lodging-house according to the Scotch system, or as an alternative, a certain moderate interest in some productive undertaking, in the same way as if they had invested an equal sum in a small freehold. The statesman, who contemplates the ultimate admission of the working classes to power, is pressed between two difficulties. On the one hand, the admission of the whole mass of the working population to the suffrage, which would practically be the grant to them of a preponderance of power over all the other classes, can hardly appear safe even to the greatest admirer of democracy in the abstract, until a very great improvement in their intelligence and information on economical and social questions shall have been effected. On the other hand, it is difficult to contrive a qualification for the elective franchise, which shall admit those who are fit to exercise it, and exclude those who are unfit. One plan which has been proposed for solving the difficulty has been that of an educational test. According to this, the right of voting would depend upon a certain ascertained proficiency in elementary school knowledge, attendance upon a Mechanics Institute, or some equivalent evidence of a certain amount of instruction and disposition to acquire knowledge. But besides that

such a test is not in harmony with the ideas and political traditions of this country, a consideration of all the circumstances of the late Red Republican and Communist agitations of the Continent will suggest serious doubts, how far all the instruction which such a test could ensure is by itself any guarantee for sound views upon questions respecting property and social organization. A stronger security would be obtained by requiring the possession of such an amount of invested funds as could be accumulated by a well paid working man by means of a few years' frugality and postponement of marriage. The possession of such a sum, and the enjoyment of the little income derived from it, would bring home to its owner the conviction of the expediency of maintaining intact the rights of property and the freedom of capital more certainly than anything which he would learn at a Mechanics Institute; and the continued exercise of prudence and self-command required for its accumulation would in itself be in some degree a proof of his possession of the qualities to be sought for in an elector.

In the last chapter the education of the working population was spoken of as the first great means of imbuing them with right views upon economical questions. But the possession of capital and the attempt to employ it in productive industry would be the best of all educations as far as this class of questions are concerned. Men engaged in business on their own account do not generally adopt very dangerous fallacies on industrial questions; or if they do, these are usually soon beaten out of them by painful experience.

One characteristic and important feature of the history of the English nation, which has been often dwelt upon, is the general harmony of feeling which has prevailed between the upper and middle classes. It has often been remarked with satisfaction, that, while in France the classes of the noblesse, the privileged class of lawyers and the bourgeoisie, were all isolated from and disposed to

jealousy and hostility towards one another, in England the peers, the gentry, and the professional and trading classes have never been set one class against another, and have always been found disposed to unite with cordiality against a common danger. This harmony was exhibited on the first memorable day in the history of English constitutional liberty, when the citizens of London and the other towns joined with the barons and the knights in dictating the great charter to King John, and it continued through succeeding centuries with sufficient completeness to prevent any general conflict of one class with another. This general harmony of different classes in the midst of partial diversities of interests and feelings, is one of the causes to which we must attribute that remarkable union of stability with progress which characterises the history of the English nation and the English constitution. Until the present age the general agreement of the upper with the middle classes was sufficient for political stability and strength. For the third and most numerous class — the working population — had not, as a class, attained to independent political activity. With the single exception of Watt Tyler's insurrection, no formidable attempt was ever made by them to enforce views and interests of their own, distinct from those of the classes to whom they were accustomed to look up.

But in our own times a large and increasing portion of the working classes are becoming capable both of taking views of their own respecting the interests of their class and of exerting great influence to enforce them. They must now be considered as an active force in the political system, whose action must be brought into harmony with those which previously composed it, if the state of stable equilibrium is to be preserved. To ensure such a harmony between them and the other classes their interests should be the same, and they should know that they are the same; and their class should be so blended with that above them by intermediate gradations that there may be no

strongly marked line of separation, along which a fracture can take place. These conditions were fulfilled centuries ago in the case of the upper and middle classes; and the time is now come when they should be extended to the relations between these classes and that more numerous class which is growing into power below them.

In the view which has been taken in this chapter of the danger to society from the advent of the working classes to political power, unless they are previously prepared for its exercise by changes in the opinions and condition, it is not intended to represent these dangers as either imminent in the present day or even as likely to become so for many years. The strikes of the present time will probably be soon brought to a close, and most of the workmen engaged in them return to work under their employers as before; and the suggestion of a Labour Parliament lead to as little immediate result as the previous agitation for the Charter. If the growth of the political activity and influence of the working classes should be as gradual as, happily for this country, all previous great political changes have been, more than one generation will pass away before they outgrow the control of the middle and upper classes. Perhaps many ages may pass away before the middle classes lose their predominance in the legislature, or the upper classes are obliged to part with the enjoyment of the principal share in the executive functions and patronage of government. But if the approach of the danger is likely to be slow and gradual, the remedies, or rather preventives, which have been suggested will also require a long time to produce their effect. The improvement of the general education of the working classes, the diffusion among them of special information respecting the laws on which their condition depends, and their introduction, through increased habits of saving and modifications in industrial arrangements, to an extensive participation in capital and in the profits of capital, are social changes, which can make but little progress in a few

years, and which must require ages for their development. If therefore the danger appear distant, the preservatives suggested are such as will only attain to full efficiency at a distant period : and the present time is not too early to prepare them, if we value the future stability of British institutions, or the future harmony of the different classes in the nation, under the new order of things through which they appear destined to pass.

Although it may appear probable that a long interval of time may elapse before the power of the working classes becomes so great as to make their possession of enlightened views upon these subjects directly necessary to the safety of the other classes of the state, it would not be entirely safe to rely upon such a calculation, even if the security and tranquillity of our own time were to be our only object. In the present age, events move fast ; and even when the prognostications of political observers respecting the direction in which the affairs of a nation or of the world are moving are the most correct, they are apt to find their estimate of the time required to arrive at a given point anticipated by the result. In the month of January, 1848, there was no want of political reasoners in France, who concluded, from the signs of the times, that France was drifting downwards towards democracy ; and that the constitutional monarchy of Louis Philippe and the Parliamentary predominance of the bourgeoisie were only a half-way stage between the old monarchy of Louis XIV. and a democratic republic. There were some among these who might think it probable, that the final term of their progress would be reached in a few years. M. de Torqueville might even predict that a crisis was near at hand. But was there one man who could foresee that in one month France would arrive at the final goal of revolutionary progress, and overleap it — that within that time a republic, not only ultra-democratic, but semi-communist, would be established — that a committee of working men would be assembled in the Luxembourg, to impose upon the em-



ployers of France more pay for less work — that the question, whether individuals should retain their property or not would begin to be an open question in politics — that the Minister of Public Instruction would be issuing directions to all the schoolmasters of France to inform their localities that education was not necessary for a statesman — or that within five months the progress of anarchy would only be stopped by Cavaignac and the other African generals taking Paris by storm with sappers and artillery, losing more Generals in conquering the city than were lost at Austerlitz, slaughtering so many thousands of the insurgents that no one would dare to examine into their numbers — and that they would be preparing, if the contest had lasted one day longer, to bring up the mortar train from Vincennes, and to destroy the inhabitants of the Faubourg with the most horrible of all the forms of war — and that the previous danger to society would have been so imminent that the vast majority of the nation would cordially approve and rejoice in the application of such tremendous remedies?

The circumstances of France and England are too different to allow of the supposition that any equally sudden subversion of our own institutions can occur. Still, when it is remembered how uncertain and distant the carrying of any extensive Parliamentary Reform appeared a very few years before 1830, it will be seen that, even in our own more sober country, the transference of political power from one class to another may be accelerated by circumstances beyond all antecedent expectations. Political science can only indicate those general tendencies towards change in human affairs which correspond to what are termed in medicine the pre-disposing causes of disease; it cannot foretel the particular incidents which correspond with the exciting causes. While the unaided action of those tendencies might require to accumulate for ages before it would produce a great political change, some unexpected event may precipitate it into a sudden catastrophe.

It is, therefore, possible that the epoch of the next great political change to which this country appears to be destined—the reform bill of the working classes—may be less distant than might be inferred from a calculation of the political forces which are at present in action among us.

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POSTSCRIPT.—Since this chapter was written Lord J. Russell has brought in the new Reform Bill, one provision in which—the grant of a vote to all persons who have held 50*l.* in a Savings Bank for three years—is directly intended to meet the case of working men; while another provision,—lowering the household qualification in boroughs from 10*l.* to 6*l.*—reduces the amount of the qualification to a sum not exceeding the rent paid by great numbers of working men, and makes their admission to the franchise a mere question of local boundaries and distribution of members. Whatever may be the course taken with respect to this measure during the present session, there can be little doubt that the great principle of the admission of some part of the working classes to the political power, which has thus been stamped with the authority of a government comprising so large a proportion of the influential political parties of the day, will be carried into practice before long. Confined within the limits marked out in the present measure, it is a very safe and moderate innovation upon the government of the middle classes. But the admission of any portion, however small and select, of the class which includes the great majority of the nation can hardly fail to be followed at a greater or less interval by further extensions in the same direction. When the head has been let in, the body is likely to follow it sooner or later. The measure in question, may therefore be the first step towards an eventual state of things in which the working majority of the nation will have a preponderant voice upon questions connected with property and industry, as well as upon all others; and it should therefore be a warning to us to lose no time in so cultivating their intelligence and character, and promoting the improvement of their condition, that they may be qualified and disposed to make a good use of their power.

## CHAP. XXV.

ON THE CONNEXION BETWEEN IMPROVEMENT IN THE PHYSICAL CONDITION OF THE WORKING CLASSES AND THEIR INTELLECTUAL AND MORAL ELEVATION.

THE improvement of the physical condition of the working classes—that is, of their command over the material comforts and enjoyments of life—has been the direct subject of this work. The elevation of their intellectual and moral character has only been considered incidentally, and with reference to its influence upon economical subjects. Thus the cultivation of their reasoning powers has been urged upon the grounds that an intelligent workman is more efficient than a stupid one, and that, as the working man becomes more competent to judge of economical and social questions, he will see more clearly the impolicy of disturbing the security of property or attempting to counteract the natural laws of trade; and temperance, provident habits, and a conscientious regard to a man's ability to rear and provide for the children whom he would, by marriage, bring into the world, have been recommended, because these qualities are the indispensable conditions of all great and permanent improvement in the earnings and comfort of the labouring class. Nothing has been said of the importance of knowledge, intelligence, and all the moral virtues for their own sakes, nor of the means by which the whole moral nature of the working man may be elevated, and not merely those qualities cultivated which conduce directly to worldly success, because these topics belong to inquiries of a higher order than that which has now been brought to a conclusion.

The separation of economical questions from the politi

cal, moral, and religious questions which are equally included in the social science, that science which has for its object all the interests of mankind in the social state, is necessary to the accurate investigation of the first class of subjects. Whenever this separation has not been made, confusion in reasoning has been the result, and the inquirer has been set at liberty to arrive at whatever conclusions were most agreeable to his passions or prejudices, by deciding an economical question upon some principle derived from another class of subjects. Thus the reasonings of Malthus have been met with the quotation of the Scriptural exhortation to increase and multiply; and the political doctrine of universal suffrage has been supposed to be proved by referring to the moral truth of the natural equality of rights among all men.

The restriction of economical inquiries to their special object has had this inconvenience, that when political economists have confined themselves strictly to the investigation of the laws which determine the wealth of a community, and the mode of its distribution, they have been accused of treating wealth as the only object to be desired; and when they have diverged into political and moral subjects, as must generally be more or less the case in practice, the greater prominence which they have still given to the economical side of their subject, has been attributed to a want of recognition of the intrinsic superiority of men's moral and spiritual interests. No such inferences can, however, be fairly drawn, any more than it would be reasonable to conclude that a medical writer must think the soul of less importance than the body, because his work is either solely or chiefly occupied with the latter.

In reality, however, the two kinds of improvement are closely connected with one another. On the one hand, the moral and intellectual qualities of a nation are the most important of all the elements which determine its economical condition; since the productiveness of their

industry, and the accumulation of capital among them, will depend upon the intelligence, industry, energy, and provident disposition of individuals, the ability of the nation to protect itself from foreign aggression, and the maintenance of order and confidence at home. On the other hand, the improvement of the physical condition of the poorer classes tends in many ways to facilitate and promote their intellectual and moral elevation. There is a certain degree of poverty and misery which makes almost hopeless the task of elevating the habits and cultivating the faculties of the class who are subjected to them. Splendid exceptions will occur in individual cases. Christianity made martyrs and saints out of those slaves of ancient times, who were deprived, not only of all the comforts and decencies of life, but of the simplest rights of human nature. The same power can now make heroes of Christian virtue out of the inhabitants of the worst dens of the great European cities. But, as respects entire classes of men, they must be sufficiently fed, decently clothed, and decently lodged, before the attempt to inspire them with intellectual tastes and propriety of moral conduct and manners can be undertaken with a fair prospect of success. Now large masses of the population of this country do not enjoy a secure income sufficient to provide them with sufficient food, decent clothing,\* and decent lodging. Such an improvement in the economical state of the nation as will give, at least this, to the poorest class, is, in their case, almost a necessary preliminary to their improvement in other respects. This remark applies with more peculiar force to the poorest class of the working population of great towns. The agricultural labourer, however low his wages may be, has, at least, the fresh air, a separate cottage, although it may be only a hovel, the village church; and he generally lives, to some extent, under the eye of persons of another class, who take some interest in his conduct. But the very poor of great towns, crowded together in squalid lodgings, immersed in an un-

wholesome atmosphere, out of sight of the other classes of society, and surrounded only with temptations to evil, can hardly extricate themselves from the evils of their position without an increase in their income.

The determination to save, accumulate, and rise in social position, which is the only means by which the working class can produce any solid improvement in their condition, is essentially connected with the practice of some important virtues. It requires the abandonment of intemperance, the most extensive and destructive of all the vices to which the working classes of this country are prone. It requires the habit of resolute and consistent self-control, which is the condition of all other virtues.

A man, whose conduct is governed by these motives, has within him the constituent elements of what is called respectability, or the respectable character. These familiar words are here used simply in the sense in which they are ordinarily applied, to signify a type of character, which is peculiarly congenial to the sentiments of the English nation, and of which the middle classes of England furnish the best examples. Now, although the respectable character is far from necessarily including all the virtues, it, at least, excludes a large portion of the vices to which the poor are the most subject. The man of respectability may be still very far from the Kingdom of Heaven; but, at least, he must also be far from the state of the sot, the sloven, or the brute.

In great towns, the middle classes are the principal supporters of religious observances. The deficiency of the working classes in this respect has been often and strongly described by those who have interested themselves in their religious welfare. Respect for religion and attendance on its ordinances form in this country a part of the respectable character: and in proportion as the working masses of great towns approximate to that character, it may be hoped that they will be drawn into conformity in this respect with the class above them. Although church-

going is not Christianity, it, at least, brings a man where he will learn what Christianity is. These remarks do not apply, in the same degree, to the labours of purely agricultural districts. But as the non-agricultural working men are a majority of their class, their conduct is the most important.

The effectual education of the children of the poorer classes is universally acknowledged to be essential to their welfare, whatever differences of opinion may exist as to the mode in which that education should be given. One of the greatest difficulties in the way of such an education is the disposition of the parents to remove their children from school at the very age when the most important part of their education is commencing, for the purpose of setting them to some work by which they may contribute towards their own support. This disposition arises partly from a want of due anxiety in the parents for the education of their children. But as respects the worst paid portions of the working class, it is an almost necessary consequence of the small amount of their earnings. If their incomes were considerably increased, they would be more able and disposed to continue to bear the burden of supporting their children, until the latter had received a more complete education. In the United States, women never work in the fields, and there is much less difficulty in procuring the attendance of children at school: because the earnings of the head of the family will support all its members in tolerable comfort.

These views respecting the improvement in the moral conduct of the working classes, which would be likely to result from a considerable increase in their income, may appear not to be borne out by the experience of their actual conduct in times of good trade and high wages. But a wide distinction must be drawn between increased prosperity arising from external causes without any merit in the individual, and increased prosperity which is only the fruit of exertion and self denial on his part. The

former supplies the means of increased self-indulgence without conferring the moral qualities which would restrain from it: the latter necessarily implies the previous existence of those qualities. Since a permanent increase in the income of the working classes cannot be produced except by their own improvement in self-government, the process from which alone their durable prosperity can result would be in itself such a moral training as would guard them from abusing it.

Another moral good, which may be expected to result from the improvement of the economical condition of the poor, would be the diminution of the causes of alienation between them and the rich. This alienation may either take the form of positive discontent and animosity, wherever the poor suppose that injustice is practised, or hard-heartedness shown towards them by the rich; or it may consist simply in so wide a social separation between the two classes as may leave them as much strangers to one another as if they lived in different countries. The extent to which this isolation and exclusiveness of classes prevail in this country at the present time was noticed in a former chapter, and explained by the extreme difference in habits and mental cultivation, which is to a great extent an inevitable consequence of the extreme difference in their incomes, together with the political and social changes of modern times, which have put an end to or weakened the relations of superior and inferior, while they have not yet effected such an elevation in the working class as to admit of intercourse on less unequal terms. A considerable improvement in the condition of the working class would tend to diminish the width of the interval between them and the class above them; and by facilitating the acquisition of improved habits and cultivation, it would contribute still more powerfully towards the same end; while it would also tend to diminish the temptations to animosity against, or envy of the rich, to which the poor are so much exposed.



In the last two chapters, the fitness of the working classes for the exercise of political power was represented to depend greatly upon their previous acquisition of property by habits of saving and energetic exertion; and the principle of a property classification was advocated as a test of that fitness. This principle has been violently objected to by democratic politicians. Its advocates have been reproached with the same fault which has been imputed to political economists—the elevation of property to a higher rank in their estimation than human intelligence and virtue. It has been urged that the poor man may possess these qualities as well as the rich; and that he is therefore equally entitled to a share of political rights. But, whether this be true with respect to intelligence, is very doubtful; and though it is true of many of the virtues, it is not true of one class—the prudential virtues. They certainly conduce very strongly, when combined with intelligence, to the acquisition and retention of property; so that if a man is not possessed of any property, the fact is a strong presumption either that he is altogether destitute of intelligence and education, or that he is deficient in the qualities which constitute a prudent character. Now the prudential virtues are precisely those in which a democracy is most liable to be deficient. One great fault of such governments is their tendency to be governed by impulses. The impulse may on one occasion be sublime, at another contemptible; sometimes moral, sometimes unprincipled; sometimes amiable, sometimes atrocious. But, on the whole, the liability to be governed by feeling, and by the first impression of things, is far more likely to result in mischief than in good. Independently, therefore, of the direct influence of property in ballasting the working man's judgment on questions on which the rights of property are concerned, it is in most cases a fair test of his possession of qualities which are essential to his judicious use of political power.



## A P P E N D I C E S.



## APPENDICES.

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### APPENDIX A.

THE opinion expressed in the text, that one-third is the smallest proportion of the aggregate profits of productive industry which can be supposed to be saved by the possessors as an addition to their capital, is founded, as is there stated, upon a consideration of the general habits of the classes to which they belong. An attempt may be made in another way to approximate to the proportion between their income and their savings, by making an estimate of the aggregate income of the class, and comparing this with the estimated annual addition to the national capital, after deducting from the latter amount such a sum as may be supposed due to the savings of all other classes. Neither the total income of the receivers of profits, nor the total annual addition to the national capital, can be determined with accuracy; all that can be attempted is a rough approximation. The returns to the income-tax, under Schedule D, are the only definite data which exist respecting the annual profits of industry. But the applicability of these to the present inquiry is impaired by several circumstances. They do not include incomes below 150*l.* a-year. They include professional earnings and salaries (other than Government salaries), as well as the profits of business; and they also include income from foreign and colonial investments, and all other kinds of income not enumerated in the other schedules. Besides, it is commonly believed that the tax is evaded by so many individuals, that a large addition should be made to the sum of the assessments under it, to arrive at a true estimate of the real income of the classes subject to it; while no data exist, or at least none have been made public, from which the proportion which these evasions bear to the whole can be calculated. It is true that this latter cause of error is, to a certain extent, compensated by the fact, that in the cases in which the tax is fully assessed upon persons under this schedule, according to the intention of the act, and the interpretation put upon it by the commissioners, the assessment is often, in fact, more than

the real average amount of the net income derived from business. It is also understood that traders, whose business is not very prosperous, sometimes prefer paying the tax upon a larger sum than their actual profits, from an apprehension that secrecy with respect to their returns may not be perfectly preserved, and an unwillingness to make known the actual position of their business. Still, any such excess of assessment, upon one portion of the class, probably goes but a little way towards counterbalancing a falling short in the case of another portion.

The parliamentary returns furnish no means of distinguishing the proportion of the assessment which is derived from profits of trade from that which is derived from professional incomes, salaries, investments in foreign countries, and miscellaneous sources of income. The profits of trade, certainly, form much more than half of the whole; still the other items must amount to a large sum. Taking the returns of the amount on which duty was paid for the year ending April, 1851, which is 53,266,000*l.*, it can hardly be supposed that all the other sources of income amounted to less than 13,000,000*l.*; so that 40,000,000*l.* may be considered a fair estimate for the proportion consisting of profits of trade. Indeed, considering the immense number of persons employed at salaries above 150*l.* by all parties except the Government, and consequently included in Schedule D, and considering the importance of the professions, and other gainful employments, other than manufacturing or commercial business, which are also comprised in it, and the extremely large amount of investments in foreign states, and other foreign property belonging to inhabitants of Great Britain, the allowance of 13,000,000*l.* for all these heads is probably too small.

Mr. Gladstone, in his financial statement of the 18th of April, 1853, estimated the proportion of the payments under Schedule D which is derived from professions at 300,000*l.* But he added that this would be reduced to 250,000*l.* by deducting the payments from certain descriptions of business, which he considered belonged rather to the head of trades. This would correspond with an aggregate sum of 8,000,000*l.* as the income of professions. He did not give any estimate either of the payments or amount of salaries of all kinds, other than the salaries of offices under government, nor of the payments on account of property abroad and miscellaneous income. If 5,000,000*l.* be taken as the amount of these kinds of income, it will probably be a moderate estimate, and will leave for the profits of trade 40,000,000*l.*, the sum which has been assumed above.

There is still one other detail to be taken notice of. Schedule

D comprises the return of all Joint Stock Companies, except those of Railways and other Companies (if any) which are treated as Real Estate, and included in Schedule A. Now, while the nature of the business of such Companies brings their dividends within the class of profits of business, the way in which their stock is held as an investment must make the expenditure of this kind of income rather follow the law of expenditure of permanent incomes than that which governs the expenditure, or the saving of the profits of private trade. In other words, the shareholders of Companies must save a much smaller portion of their income than the latter; and the proportion of the savings of the latter must be larger than the result of the present estimate would indicate.

To the 40,000,000*l.* assumed to represent the profits of manufactures and trade above 150*l.* a year, an addition must be made on account of entire or partial evasions of the tax.

The aggregate amount of these hardly admits even of a conjectural estimate. Still it is necessary for the purposes of the present calculation to assume some sum as the amount to be added on this account: for, as it is generally believed that the amount is large, an attempt to prove that the receivers of profits save a large proportion of their income would be generally regarded as fallacious and delusive, if the aggregate of that income were assumed to be no more than the sum stated in the returns. In order to remove all objection upon this ground by making an allowance so very large, that it will probably be allowed by every one to be ample and excessive, let us add one-half to the sum which has been assumed to be the manufacturing and trading portion of the income charged under Schedule D. According to this extreme supposition, the amount would stand at 60,000,000*l.*

Mr. Gladstone, in the speech already referred, to has spoken in such strong although general, terms on the subject of the evasions, that considering the great attention with which, as the speech showed, he had applied his great abilities to the whole subject of the income tax, and to Schedule D in particular, and the superior means of information possessed by him as Chancellor of the Exchequer, it is not certain that any smaller addition than one-half would be universally admitted to be sufficient. To whatever extent this addition of one-half may be considered to be excessive, the present argument will be strengthened in the same proportion.

It must be remembered that the allowance to be made, whatever be its amount, does not represent undervaluations of the incomes returned exclusively: a part consists of the incomes of persons earning, in fact, more than 150*l.* a year, but whom the tax collectors fail to bring to charge. The number of cases of this kind is

supposed to be very large. Taking then the aggregate profits of those who make more than 150*l.* a year at 60,000,000*l.* as an extreme estimate, instead of 40,000,000*l.*, an addition should be made to this sum for the profits of those whose incomes are below this limit. Now Mr. Gladstone, in the same speech, estimated the sum which would be derived from his property tax of 5*d.* in the pound upon the classes of incomes belonging to Schedule D, and ranging from 150*l.* to 100*l.* a year, at 250,000*l.* This would correspond with an aggregate income of about 12,000,000*l.* In making this estimate Mr. Gladstone has doubtless made such an allowance for evasions as he believed to be required by the probabilities of the case. The difference between the actual amount of the incomes below 150*l.* and the assessments under the tax is likely to be a considerably larger proportion of the whole amount than in the case of incomes above 150*l.* A much greater proportion of the persons having small incomes are likely to be omitted altogether by the tax collectors than is the case among the class of traders and professional men with larger incomes, whose way of living, and the greater notoriety of their position, mark them out at once to the notice of the collector. Besides, the sum to be collected from each individual having an income of less than 150*l.* will be so small (the *maximum* will be about 3*l.*, that is 5*d.* on 150*l.*), that the small per centage upon it, which is allowed to the collector, would not compensate him for incurring the trouble and loss of time which would be necessary to hunt out all the parties liable, and to establish his case against them. It is also probable that the possessors of the smallest class of incomes will on the average be the least scrupulous in their returns. On the other hand, the proportion of the incomes below 150*l.*, which consist of salaries or other remuneration for personal services, and not of profits of trade, must be much larger than is the case with the larger incomes. On the whole, if we take the true amount of the profits of business between 150*l.* and 100*l.* at 15,000,000*l.*, this will probably be considered an excessive estimate. According to a Parliamentary Paper of June 13th, 1853, the aggregate amount of incomes between 200*l.* and 150*l.* on which the duty was charged under Schedule D was, for the year ending April, 1852, 6,272,581*l.*; while the amount of the incomes between 300*l.* and 200*l.* was 6,546,017*l.*

With respect to incomes below 100*l.*, belonging to persons employed in trade or manufactures, it does not appear very important to make an allowance for them in estimating the savings of this class, because an income of less than 100*l.* will leave very little margin for saving in the case of a person who has to keep up the way of living which is required in the middle classes. The accu-



mulation of capital, so far as it is accomplished by the middle classes, must depend upon those whose incomes exceed 100*l.*; and sufficient allowance will probably have been made for the effect of the savings from incomes below 100*l.* by the excessive estimate which has been made of the amount of those between 150*l.*, and 100*l.*

If, then, we take all the profits of manufactures and trade above 150*l.* at 60,000,000*l.*, and those between 150*l.* and 100*l.* at 15,000,000*l.*, this will give a total of 75,000,000*l.* But this does not include the profits of farmers, who equally belong to the class of capitalist employers of labour. Whenever their farms are of sufficient extent to be cultivated by hired labour, their incomes must be added. The amount of income on which the tax was paid by this class in the year ending April, 1851, was 10,647,000*l.* But this only includes the English farmers paying 300*l.* a-year rent, and the Scotch farmers paying 450*l.* rent. An addition should be made for those who pay a smaller rent. But this addition ought not to include any occupiers of land, whose farms and capital are so small that they cultivate their land entirely or in great part by the labour of themselves and their families as these hardly belong to the middle classes, with whose power and practice of saving we are at present concerned. Let 5,000,000*l.* be added as an allowance for that portion of the class who are below the limit of the tax, and yet farm on a sufficient scale to belong to the class of capitalist employers. The total amount of the profits of capital productively employed, with the exceptions which have been made, will then stand in round numbers thus :—

Assumed income under Schedule D, not more than	£75,000,000
Income under Schedule B	- - - - - 10,000,000
Addition to ditto as above	- - - - - 5,000,000
	<hr/> £90,000,000 <hr/>

The income of this portion of the nation having been conjecturally estimated, the item which remains to be estimated is the annual augmentation of the national capital which is produced by their savings.

There are no direct means of ascertaining the amount of the annual increase of capital in this country. Mr. Porter has inferred from the increase in the produce of the legacy only between 1814 and 1845, that during that period the increase of the personal property was 1,000,000,000*l.* But during the five years 1814-1845, he estimates it at 200,000,000*l.*, which is at the rate of 40,000,000*l.* a-year. It is reasonable to suppose that the annual increase has

been at least as great, probably greater, during the years which followed 1845.

The same authority estimates that houses were erected to the amount of 10,000,000*l.* a-year during the period 1815-1841, "in addition to those required to repair the ravages of time."

This sum, added to 40,000,000*l.* as the annual increase of personal property, would make a total annual creation of wealth by savings from income of 50,000,000*l.* To this must be added the amount of all other investments in improvements of real estate, draining, &c., &c. The annual addition to the national capital from savings must not be confounded with the increase of the wealth of all classes as measured by the selling prices of their property. An increase in the selling price of land will cause an increase of wealth in the latter sense; but, so far as it proceeds, not from the sinking of capital in improvements, but from a disposition to give higher prices for the land itself, it does not indicate savings. Mr. Porter's calculations respecting the increase in the value of the real property of Great Britain are, therefore, not applicable to the present inquiry. Another way of viewing the subject will also lead to the conclusion that 50,000,000*l.* may be taken as a minimum estimate of the annual savings of the country. The expenditure in British railways to the end of 1851, amounted, as has been already stated, to 248,240,000*l.* Only an extremely small proportion of this sum was expended before the close of 1831. The annual expenditure of the nation in this one kind of investment, through a period of 20 years, was, therefore, nearly twelve millions and a half. Now it cannot be supposed that this single class of investments absorbed more than one fourth of the whole annual savings of the nation. We know that throughout that period an immense sum was annually invested in building houses, on the buildings and machinery required by the gigantic development of the manufacturing system, in all kinds of public works, other than railways, in the permanent improvement of the land, in shipbuilding and in other investments; and it is certain that, simultaneously with these investments in fixed capital, an extremely large augmentation has occurred in the floating capital of the country.

A consideration of all these various employments, among which the annual savings of the community are divided, would seem to show that the annual increase of capital must exceed the sum of 50,000,000*l.* which is here assumed. Indeed it is sometimes estimated at an amount very much greater. But that amount is sufficient for the purpose of the present argument.

If the annual increase of capital is assumed to be 50,000,000*l.*

the amount of savings must be considerably larger. For the annual amount of losses and depreciation of property is very large, and the whole of this must be made good out of savings before any augmentation of capital can commence. There are no means of estimating the amount. Losses by insolvency, respecting which there exists some information, ought not for the most part to be included in it; because by far the greater part of these fall upon traders, and are a deduction from their profits; so that the estimate which has been made in the text of the amount of the profits represents what they make over and above their bad debts. But the loss of the bankrupt's or insolvent's own capital is a deduction from the national capital, which is a set off against the savings of the successful: the same is true of all the losses of unsuccessful business, which stop short of insolvency. If, therefore, the annual increase of wealth is 50,000,000*l.*, the annual savings must be greatly larger.

The question remains, what proportion of these annual savings is due to the trading, manufacturing and farming classes, and what proportion to the landed proprietors, working classes, fundholders, mortgagees, professional men, and recipients of salaries. If the reasons which have been given in the third chapter for ascribing a very large share in the accumulation of capital to the manufacturers and traders be allowed to have so much weight, as to render it probable that their share is equal to two-thirds of the whole, it will amount to rather more than 33,000,000*l.*, upon the 50,000,000*l.* annually added to the national capital, without taking into account the further amount of savings required to cover the annual loss and waste of wealth. And as their income has been assumed not to exceed 90,000,000*l.*, their savings would on these suppositions amount to considerably more than one-third of their income, and would probably reach four-tenths, the proportion assumed by Mr. Hubbard for the middle classes in general. But as the estimate of 90,000,000*l.* supposes that the assessments under Schedule D fall short of the real profits by one-third, and this will probably be admitted to be an excessive allowance, the proportion of savings to income should be increased to the extent to which the allowance may be thought excessive. A further increase should be made if it be thought that the estimate of 15,000,000*l.* for profits between 150*l.* and 100*l.* is excessive, or that the entire amount of annual increase of wealth exceeds 50,000,000*l.*

On the whole, these figures seem to prove that the receivers of profits save considerably more than one-third of the amount of the profits; and that the statement made in the text hardly does justice to their efficiency in adding to the national capital.

## APPENDIX B. (See Chapter III. page 37.)

DURING the period 1841-50, the population of Great Britain increased 15 per cent., or at the rate of  $1\frac{1}{2}$  per cent. per annum. It has been shown in Appendix A., that the annual addition made to the capital of this country is, in all probability, not less than 50,000,000*l.*, if it does not exceed that amount. Now the amount of the personal property of England and Wales in 1845 has been estimated by Mr. Porter ("Progress of the Nation"), at 2,200,000,000*l.* But this sum includes the National Debt of more than 700,000,000*l.*, and the mortgages on real estate, neither of which are really capital, but only represent the right of one part of the nation to be paid certain sums out of the property of others. The value of the property in England and Wales exceeds that in Scotland and Ireland in so very large a proportion, that if 2,200,000,000*l.* are a sufficient estimate for the former, a sufficient allowance will certainly be made for the latter by setting off against it the amount of the National Debt and English mortgages. According to this calculation, 2,200,000,000*l.* will represent the actual capital existing in the three kingdoms in 1845. An annual increase of 50,000,000*l.* would be equal to  $2\frac{1}{2}$  per cent. upon the amount. According to this calculation, therefore, while the annual increase of population is only  $1\frac{1}{2}$  per cent., the annual increase of capital is at least  $2\frac{1}{2}$  per cent.

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## APPENDIX C. (See Chapter XV. page 216.)

The following analysis of a Parliamentary Return, stating the way in which the profits assessed under Schedule D are divided among incomes of different amounts, shows how large a proportion of the whole consists of incomes too small to admit of any considerable reduction. According to this Return, dated 13th June, 1853, the amounts of income charged under Schedule D, and the numbers of persons on whom the charges were made for the year ending 5th April, 1852, were as follows :—

A Return showing the number of persons charged to the Income Tax for the year ending the 5th of April 1851 and 1852, under Schedule D ; distinguishing the number charged in each of the following classes ; viz.—  
 under £150 a year ; £150 a year and under £200 ; £200 and under £300 ; £300 and under £400 ; £400 and under £500 ; £500 and under £600 ; £600 and under £700 ; £700 and under £800 ; £800 and under £900 ; £900 and under £1,000 ; £1,000 and under £2,000 ; £2,000 and under £3,000 ; £3,000 and under £4,000 ; £4,000 and under £5,000 ; £5,000 and under £10,000 ; £10,000 and under £50,000 ; £50,000 and upwards.

				Year ended 5th April, 1852	
CLASSES.				Income on which the Duty is charged.	Number of persons in each class.
Under £150 a year	-	-	-	2,554,884	29,815
£150 and under £200	-	-	-	6,272,581	33,992
200 „ „ 300	-	-	-	6,546,017	40,139
300 „ „ 400	-	-	-	4,562,879	14,341
400 „ „ 500	-	-	-	2,931,104	7,007
500 „ „ 600	-	-	-	2,657,225	
600 „ „ 700	-	-	-	1,817,251	2,934
700 „ „ 800	-	-	-	1,423,688	1,958
800 „ „ 900	-	-	-	1,369,381	1,675
900 „ „ 1,000	-	-	-	728,889	787
1000 „ „ 2,000	-	-	-	6,192,079	4,799
2,000 „ „ 3,000	-	-	-	3,218,176	1,396
3,000 „ „ 4,000	-	-	-	2,161,172	657
4,000 „ „ 5,000	-	-	-	1,503,408	352
5,000 „ „ 10,000	-	-	-	4,311,013	658
10,000 „ „ 50,000	-	-	-	6,161,301	351
50,000 and upwards	-	-	-	2,466,505	31
				56,877,553	146,062

(Signed) L. S. LYNE, A. & C. G.

*Inland Revenue Office, London,  
 13th June, 1853.*

According to this table the total amount of the incomes below  
 £300 was £15,373,482, comprising 103,946 persons;  
 between £300 and £1,000 „ 15,490,417 „ 33,872 „  
 „ 1,000 and 5,000 „ 13,074,835 „ 7,204 „  
 above 5,000 „ 12,938,819 „ 1,040 „

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£56,877,553 146,062

But it must be observed that this classification is very far from showing the amounts of the individual incomes of the industrious classes, derived from profits, salaries, &c. For although the return is described as giving the number of *persons* charged under

Schedule D, the person may be either a mercantile firm or a Joint Stock Company; as the usual practice is to require a single return from each firm or Company, and no further analysis of this is undertaken except in cases where a special claim to this effect is made by any individual for the sake of obtaining an allowance. Hence the average income of *individuals*, as far as it is derived from Schedule D, must be much smaller than would appear from this return. This remark applies especially to the larger classes of incomes. Thus the three classes of incomes between 5,000*l.* and 50,000*l.* must include a very large amount returned by Joint Stock Companies; and a large majority of the remainder must consist of returns from firms having at least two partners, often several, and on an average probably not less than three.

A large proportion of the returns between 5000*l.* and 500*l.* must also be the returns of firms: and this must also be the case with a very great number of returns below 500*l.* If sufficient weight be allowed to these considerations, it will appear that only a very small proportion of the whole income under Schedule D belongs to individuals having large incomes; that much the larger part of the whole must belong to individuals receiving less than 500*l.* on an average; and that a very considerable proportion must consist of individual incomes not exceeding 300*l.* According to the Returns, the amount of incomes of less than 300*l.* is more than 15,000,000*l.* out of about 56,000,000*l.*; while that of the incomes between 300*l.* and 900*l.* is nearly 15,000,000*l.*, and assuming the average number of partners in a firm to be three, the bulk of that proportion of these incomes which belongs to firms must consist of *individual* incomes of less than 300*l.* The same must be true of a great number of individual incomes belonging to partners in firms, or to shareholders in companies, where the aggregate return is above 900*l.* These considerations will show how large a proportion of the profits of the producing classes are divided into individual incomes so moderate in amount as to furnish little margin for reductions for the purpose of increasing wages. The Return does not give any analysis of Schedule B corresponding to that which is given for Schedule D. But it is certain that large incomes are comparatively rare among farmers, and that small incomes, say between 150*l.* and 300*l.*, form a very large proportion of the whole class. There can, therefore, be little doubt that the average of farmers incomes is smaller than that of the incomes of traders and manufacturers, and that there would, consequently, be still less margin for retrenchment in the former case than in the latter, for the purpose of increasing wages at the expense of the employers.

Two objections may be made to the foregoing argument. Schedule D includes private salaries, foreign investments, and the earnings of professions, as well as profits. This is true; and as no means exist for determining what proportion of each of the classes in the Return consists of the former kinds of income, it is not possible to correct the figures so as to remove this source of inaccuracy. The other objection is that the Returns do not represent the real amount of the profits of the country. This is also true: but it must be considered, that the discrepancy between the amount assessed and the real profits is, according to all probability, much less in the larger kinds of incomes than in the smaller; the character and sentiments of the class of persons who possess the former are such as to present a very strong security against undervaluation; and even if they were so disposed, the greater completeness of the system of accounts required for the conduct of a large business would make it much more difficult. Besides, it is probable that the number of small incomes (above 150*l*.) which escape from assessment altogether is very great, while this is very seldom possible with respect to larger incomes; consequently, when the object is to determine the proportion which the small incomes bear to the larger, a calculation founded on the Returns does not probably, on the whole, overstate the proportion of the former.

One inference which may be drawn from this analysis is, that the entire amount of the large incomes derived from business is only a very small proportion of the aggregate profits of business, and that it is insignificant compared with the entire income of the nation. The total amount of the incomes from 5000*l*. upwards is stated at less than 13,000,000*l*. out of 53,000,000*l*. From this sum must be deducted in the first place the returns of all Companies, except those whose revenue is derived from real estate and included in Schedule A, or consists altogether or in part of dividends from the public funds and is therefore, to the extent of these dividends, comprised in Schedule C. Excluding these two kinds of revenue, the incomes of all the Companies making returns under Schedule D must be extremely large. The number of Companies in the United Kingdom is immense, and a considerable number have large capitals; for instance, the aggregate capital of the Steamboat Companies alone amounts to several millions. And there can be extremely little inaccuracy in the returns of Companies; so that the whole of their incomes may be considered to be returned. If their returns be estimated at 2,000,000*l*., only 11,000,000*l*. will be left for the incomes of individuals and firms above 5,000*l*.: and, as has been already observed, a very large proportion of this must be divided among two, three, or a greater number of partners.

It appears therefore from this analysis of Schedule D that the individuals of the manufacturing, trading, and farming classes only receive, in the immense majority of cases, a very moderate income, as their recompense both for the employment of their capital, the devotion of their time and skill, and their exposure to all the hazards and anxieties of business.

THE END.

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